# Remote Deposit Capture

User Manual

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# PURPOSE OF THIS MANUAL

*This topic explains the purpose of this document.*

The Remote Deposit Capture User Manual is a guide for all persons who process transactions through this application.

Your site administrator will need to assign specific roles to access this application. Please see the **User Administrator** manual for instructions on how to assign roles.

# SESSION TIMEOUTS

The system will automatically log off a user who has been inactive for at least 30 minutes. A *Session Timeout Warning* appears two minutes before the user is set to be logged out to give them an opportunity to remain logged in.

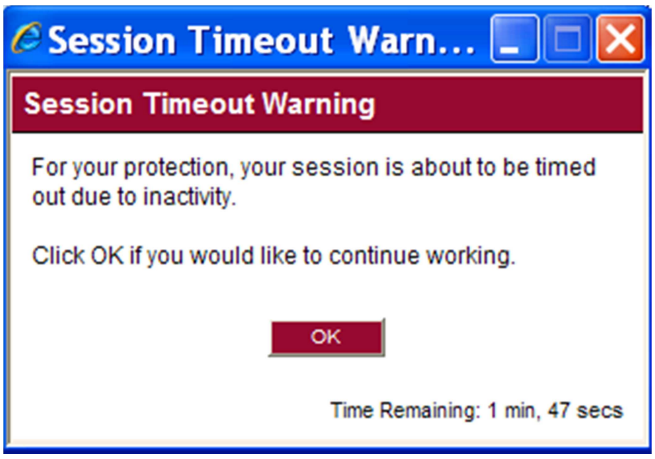

Session Timeout Warn...
Session Timeout Warning
For your protection, your session is about to be timed out due to inactivity.
Click OK if you would like to continue working.
OK
Time Remaining: 1 min, 47 secs

Figure 1 – Session Timeout Warning

- If the user clicks **OK** on the warning screen within the two-minute grace period, the session period will restart.
- If the warning appears and no action is taken:
  a) The warning closes automatically at the end of the two-minute grace period.
  b) The session times out.
  c) The user's browser session is automatically redirected to the **Logout** screen. This indicates the session timed out due to inactivity.

# OVERVIEW

*This topic gives an overview of the Remote Deposit Capture application.*

The Remote Deposit Capture application provides the ability to process your customers' checks through high speed or single-check scanners in order to convert them to image or electronic transactions to later be credited to your bank account(s). Optional features available with this application include:

- Keyed data entry with or without additional custom fields.
- Custom Batch ID.
- Deposit Slip ID#.
- Adjustment limit.
- Default Payment Type.
- A deposit for each batch. Deposits can consist of multiple batches of checks (the default option) or each batch of checks can be a separate deposit. ACH items will be deposited separately from Check21 items.

The system can detect duplicate transactions within 75 days of the original transaction being created.

Processors will need to be assigned the Remote Deposit role in order to access this application.

***Your tabs and menu options may differ slightly from those pictured.***

# First Time Logging In

## Changing a Temporary Password

*This task explains how to change a temporary password after logging in to the system for the first time.*

Your Admin will provide you with your site's URL address, your user name, a temporary password, and company name that you will need the first time you log into the system. The User Name and Company fields are not case sensitive. The Password field is the only field that is case sensitive.

1. Open Internet Explorer.
2. Type the **URL address**.

***Save this URL in your Favorites***

3. Enter your user name in the **User Name:** box.
4. Enter your temporary **Password** next in the box provided.
5. Lastly, enter your company name in the **Company:** box.
6. Click **Login.**

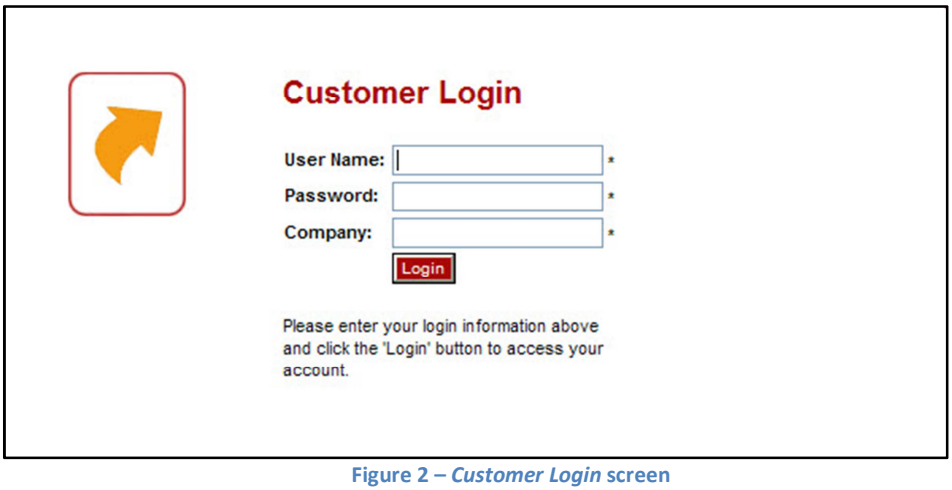



Figure 2 – *Customer Login* screen

7. A prompt will appear forcing you to change your password. Follow the guidelines below when creating your new password:
    a. Must contain at least 1 upper case letter.
    b. Must contain at least 1 lower case letter.
    c. Must contain at least 1 number.
    d. Must be at least 8 characters long.

8. Click **Update Password**.

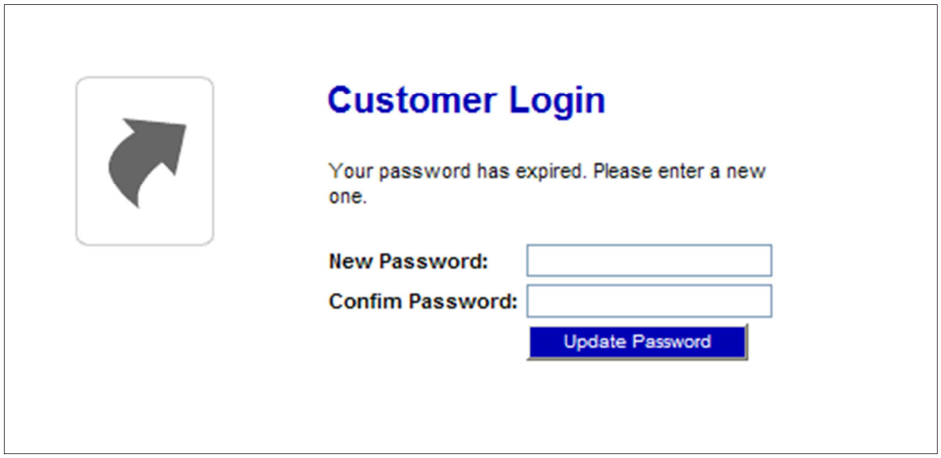



Figure 3 – Create New Password screen

***Passwords expire approximately every 90 days and are case sensitive.***

## SECRET QUESTIONS AND IDENTIFICATION PHRASES

*This section explains the steps a new user will need to take the first time they log into the system.*

The **Secret Question** and **Answer** provide you with the ability to reset your own password in the event that you have forgotten it. This question, along with your email address in your profile, will allow the system to provide you with a temporary password so that you don't get locked out. The question and answer are set up upon your first log in to the system and can be updated at any time.

An I**dentification Phrase** and **Response** is required for all users who have been designated as an **Authorized Caller** by their administrator**.** Only those users designated as Authorized Callers will be allowed to contact customer support for any assistance. The **Identification Response** will be requested of all Authorized Callers prior to providing any support. Unauthorized callers will be directed back to their financial institution.

## *CREATING A SECRET QUESTION (ALL USERS)*

*This section will outline the steps a user must take to set up their Secret Question after logging into the system for the first time.*

All users are required to have a secret question set up. You can create a secret question that is just a few words or a complete sentence as long as you will know the answer when it is requested. It does not need to be a formal or complete question or contain a question mark, but it should be something that is unique to you. Secret questions and answers are not case sensitive fields.

1. Type a question that is unique to you in the **Secret Question:** box
2. Type your answer to the secret question in the **Enter New Secret Answer:** box.
3. Retype your answer in the **Confirm New Secret Answer:** box.
4. Click **OK**.
    a. If your answers agree, they will disappear from the screen.
    b. If your answers don't agree, retype them again then click **OK.**

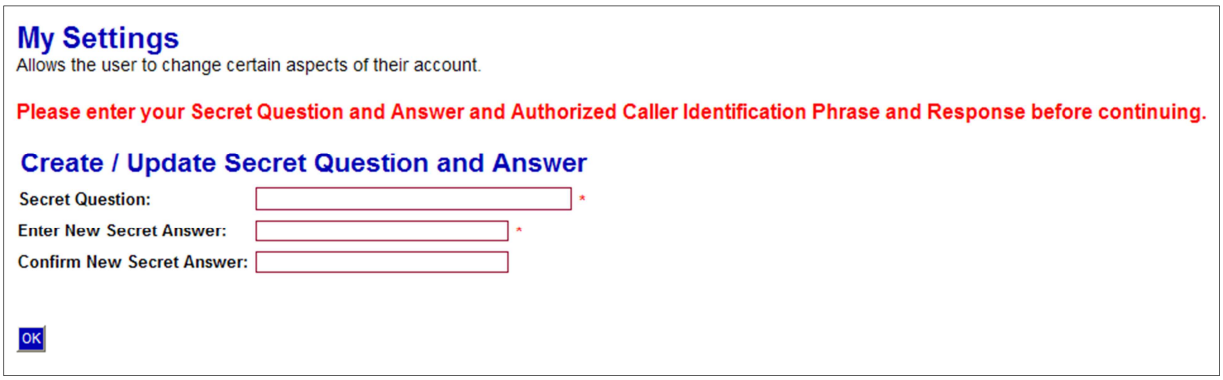

My Settings
Allows the user to change certain aspects of their account.
Please enter your Secret Question and Answer and Authorized Caller Identification Phrase and Response before continuing.
Create / Update Secret Question and Answer
Secret Question:
Enter New Secret Answer:
Confirm New Secret Answer:
OK

Figure 4 – *My Settings* screen – Creating a Secret Question and Answer

# CREATING A NEW DEPOSIT

*This task explains how to create a new deposit.*

1. Log into the website.
2. Click the **Transactions** tab.

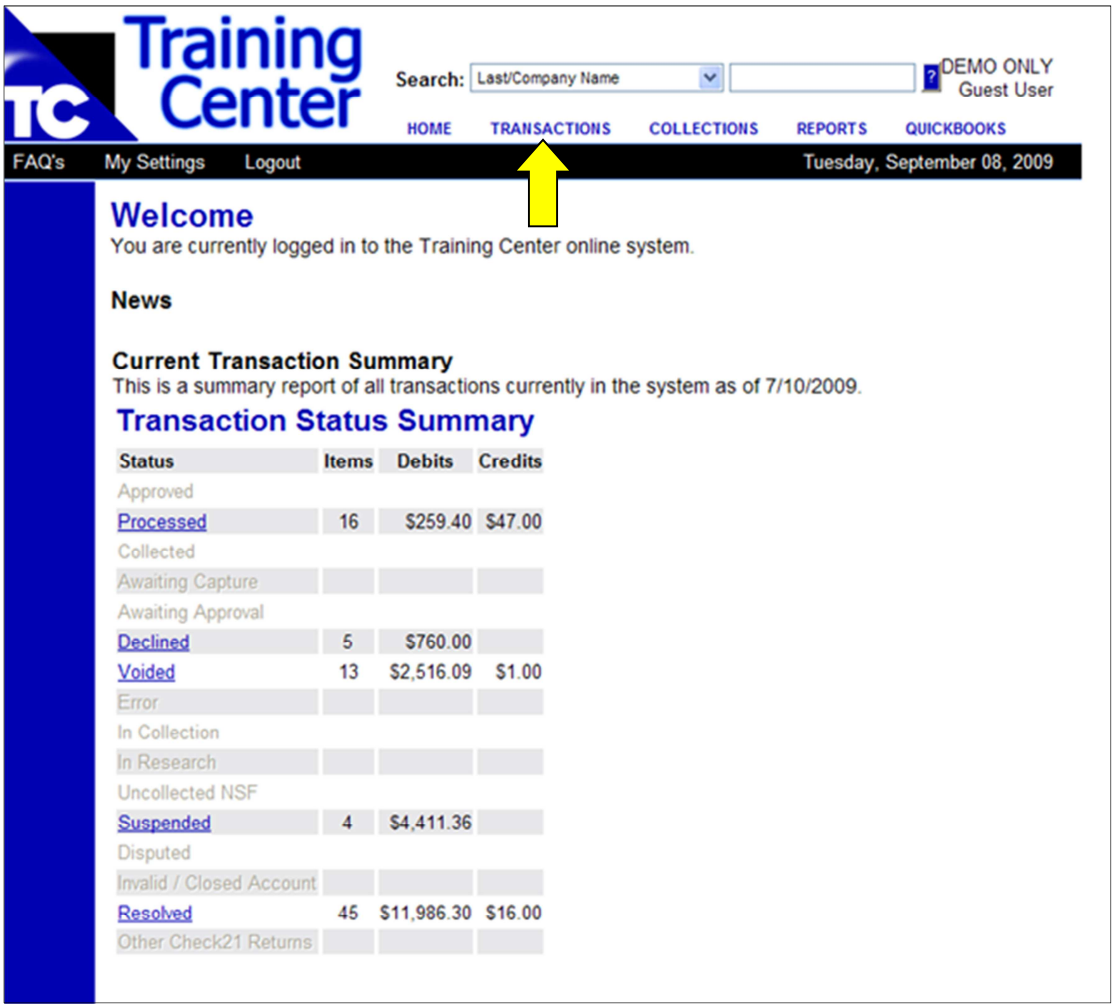



Figure 10 – *Welcome* screen – *Transactions* tab

3. Select the **Remote Deposit** menu option identified with your scanner model. A sample list is shown in Figure 10.

   These are located in the navigation links on the left.

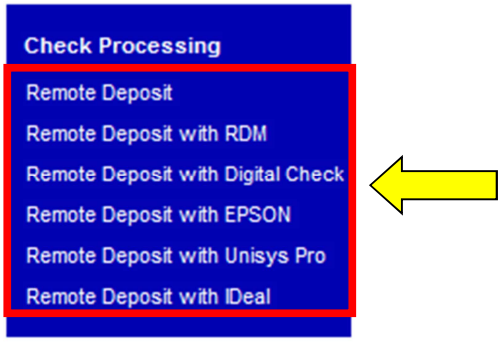



Figure 11 – *Transactions* tab menu

   This causes the device to initialize and the *Open Deposits* screen displays.

4. Click **Create New Deposit**.

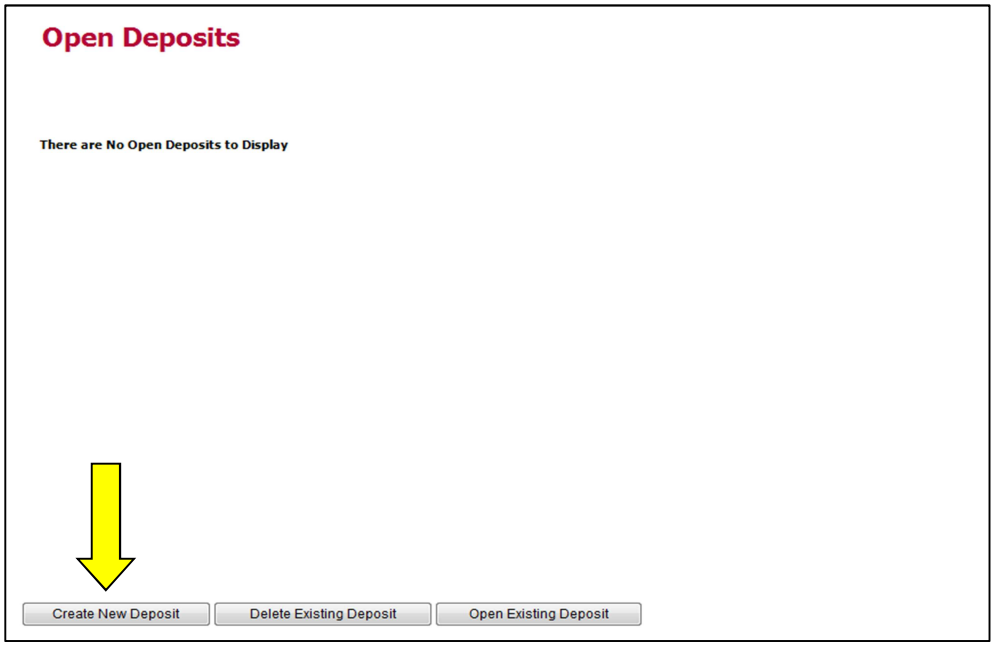



Figure 12 – *Open Deposits* screen

   The *New Deposits* screen displays.

5. Complete the displayed fields as follows: (Not all fields may be visible.)

   **a. Location:** Select the account for which the batch is to be processed from the drop down list or bypass if the location name is already displayed.

   **b. Payment Type:** Select the type of payment from the drop down list or use the default displayed.

**c. Deposit Name:** System generated to include the date and time the batch is being created along with a unique batch id number.

**d. Custom Batch Id:** If displayed, this is a required field that needs to be a unique value each time.

**e. Number of Checks:** Enter the number of checks in the batch.

**f. Total Amount:** Enter the total amount of the batch. This is a two-decimal place field, to include the decimal point.

**g. Deposit Slip ID#:** This may be a required or optional field depending on your requirements. If displayed, enter your assigned deposit slip ID or leave blank.

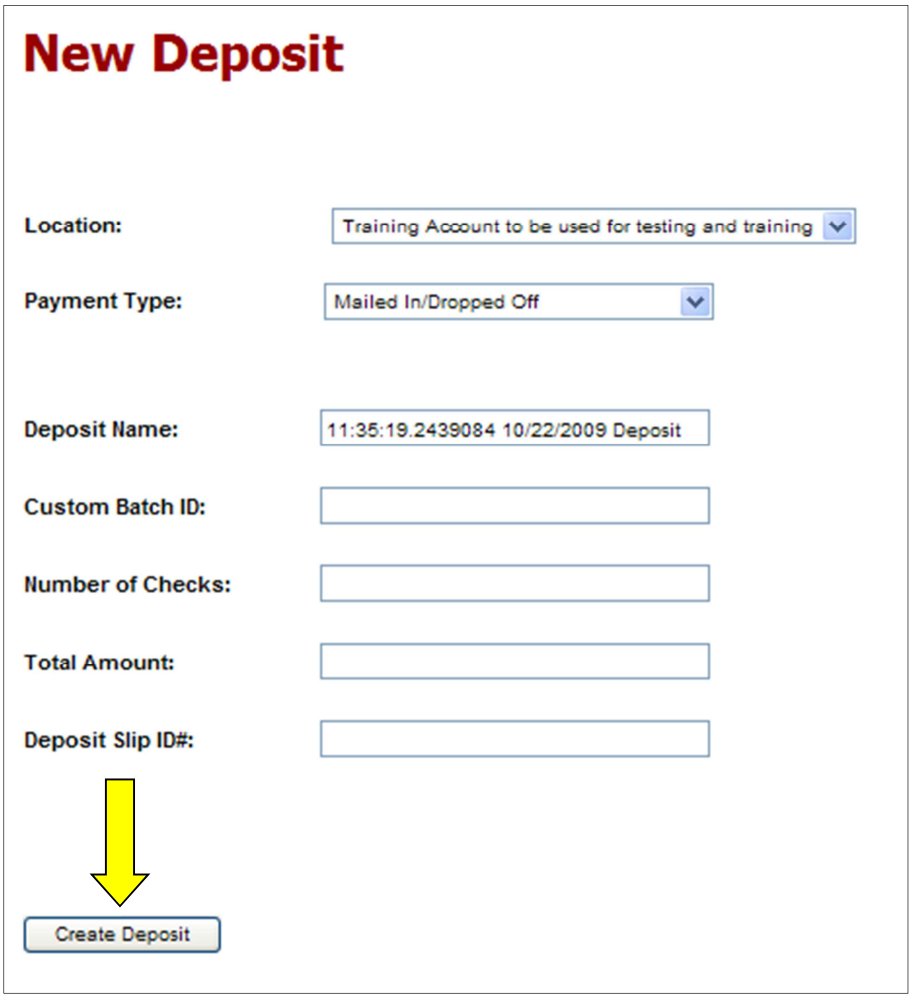



Figure 13 – *New Deposit* screen

6. Place the checks in the scanner feeder.
7. Click **Create Deposit**.

The screen displayed as the checks are scanned depends on the Remote Deposit Capture options turned on for your site.

8. Go to:

a. Step 9 if you have completed scanning all the items in the batch and do not want to key additional information.

b. Step 10 to add more information about your customer associated with the transaction or the transaction itself.

**9.** This is the (default) **Deposit View** which displays the MICR lines of each check scanned. You may see items highlighted in yellow, red or with question marks (?). You can ignore them and proceed to Step 11.

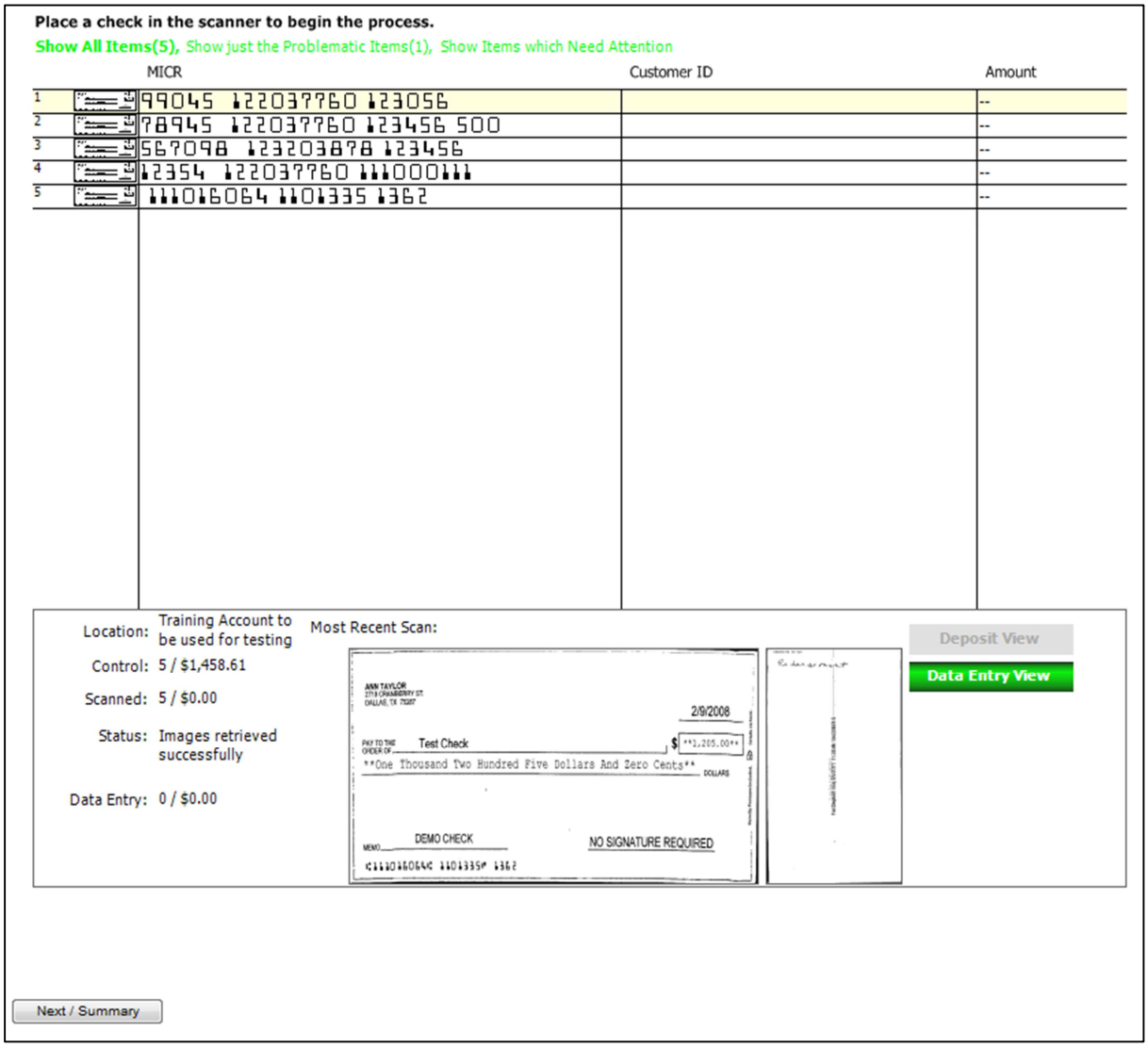

Place a check in the scanner to begin the process.
Show All Items(5), Show just the Problematic Items(1), Show Items which Need Attention
MICR
Customer ID
Amount
1 99045 ⑆22037760 ⑆23056
2 78945 ⑆22037760 ⑆23456 500
3 567098 ⑆23203878 ⑆23456
4 12354 ⑆22037760 ⑆⑆⑆0000⑆⑆⑆
5 ⑆⑆⑆016064 ⑆⑆01335 ⑆362
Location: Training Account to be used for testing
Control: 5 / $1,458.61
Scanned: 5 / $0.00
Status: Images retrieved successfully
Data Entry: 0 / $0.00
Most Recent Scan:
ANN TAYLOR
2/9/2008
Test Check
**One Thousand Two Hundred Five Dollars And Zero Cents**
DEMO CHECK
NO SIGNATURE REQUIRED
Deposit View
Data Entry View
Next / Summary

Figure 14 – *Deposit View* screen

**10.** This is the ***Data Entry View*** where you can enter additional information about your customer, the transaction, or both. This information is optional and you can decide which, if any, fields to populate. Use the left and right arrows to scroll through each check in the batch. When you are finished, proceed to Step 11.

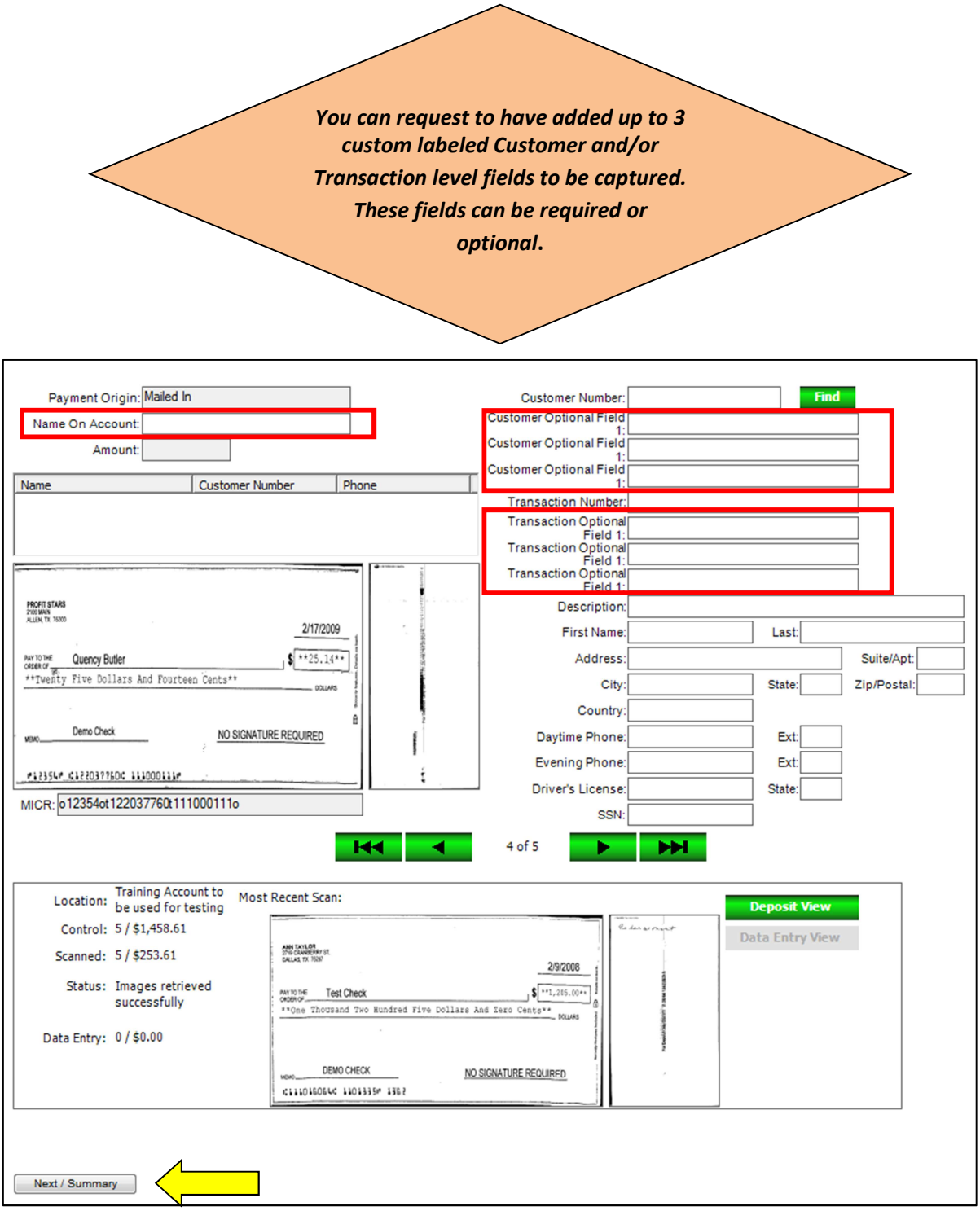



Figure 15 – Remote Deposit Capture with *Data Entry* screen

**11.** Click **Next/Summary**.

The *Open Deposits Summary* screen displays.

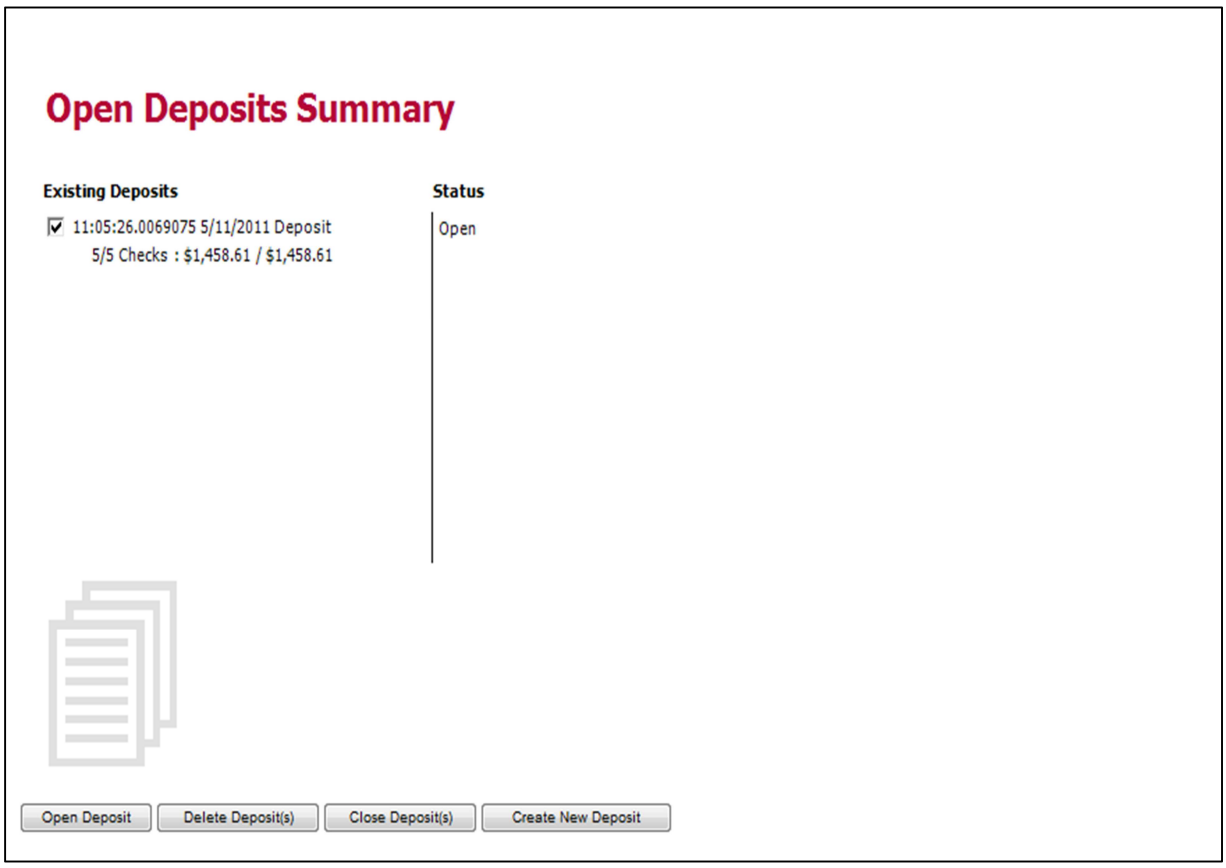



Figure 16 – *Open Deposits Summary* screen

## ADDING TO AN EXISTING DEPOSIT

*This task explains how to add to a deposit that already exists.*

A user can add items to any deposit that is still open and displayed on either the Open Deposits or Open Deposits Summary screens.

1. Log into the website.
2. Click the **Transactions** tab.

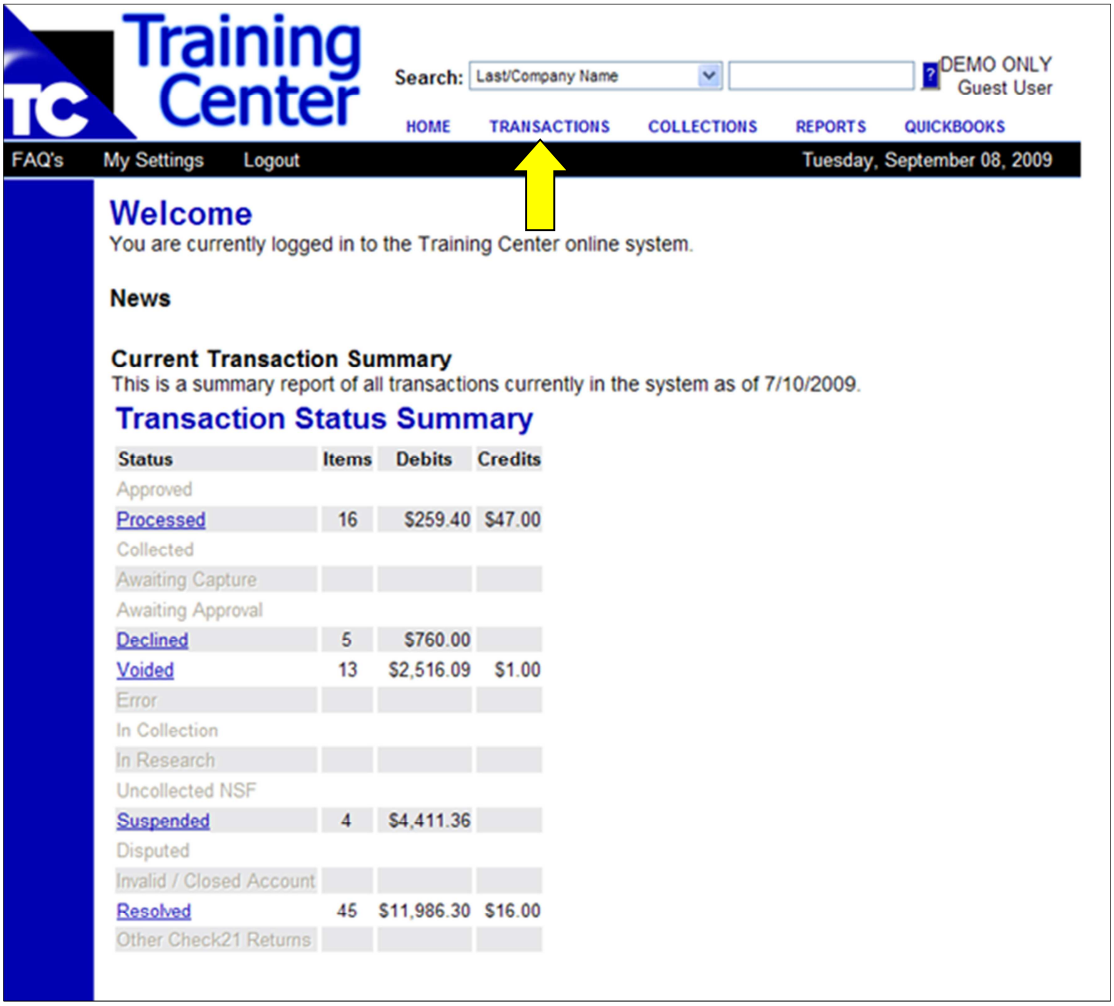



Figure 17 – *Welcome* screen – *Transactions* tab.

3. Select the **Remote Deposit** menu option identified with your scanner model. A sample list is shown in Figure 17.

   This is located in the navigation links on the left.

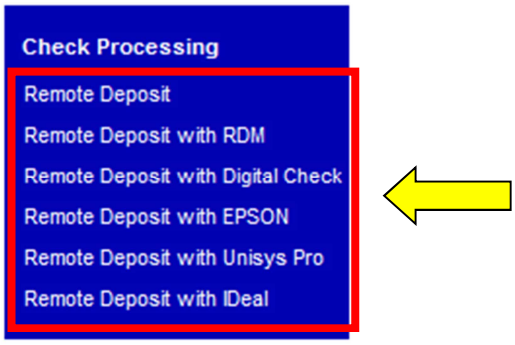



Figure 18 – *Transactions* tab menu

The device will initialize and the *Open Deposits* screen displays.

4. Select the deposit to be reopened by clicking on the box to the left of it.
5. Click **Open Existing Deposit.**

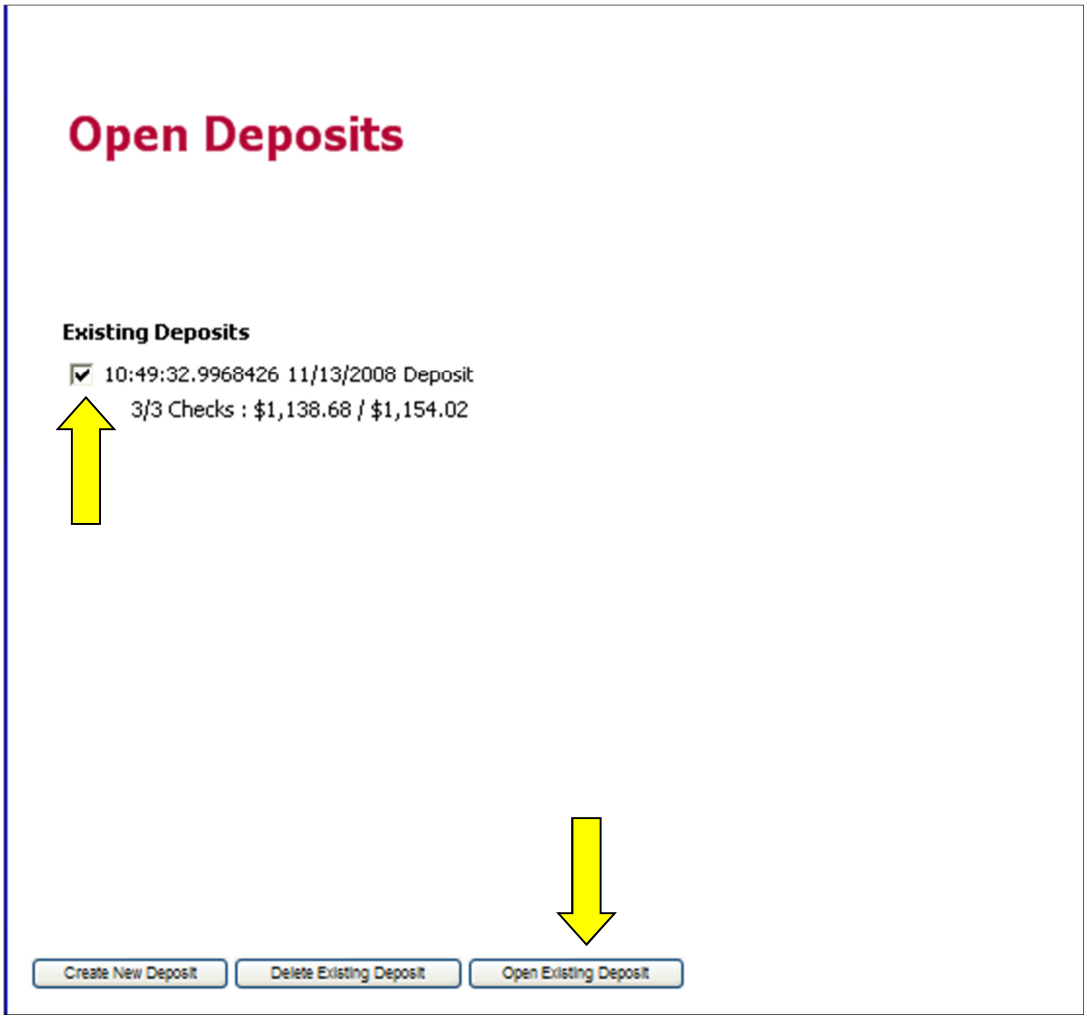



Figure 19 – *Open Deposits* screen

6. Place the additional items in the scanner.

7. Click **Next/Summary**.

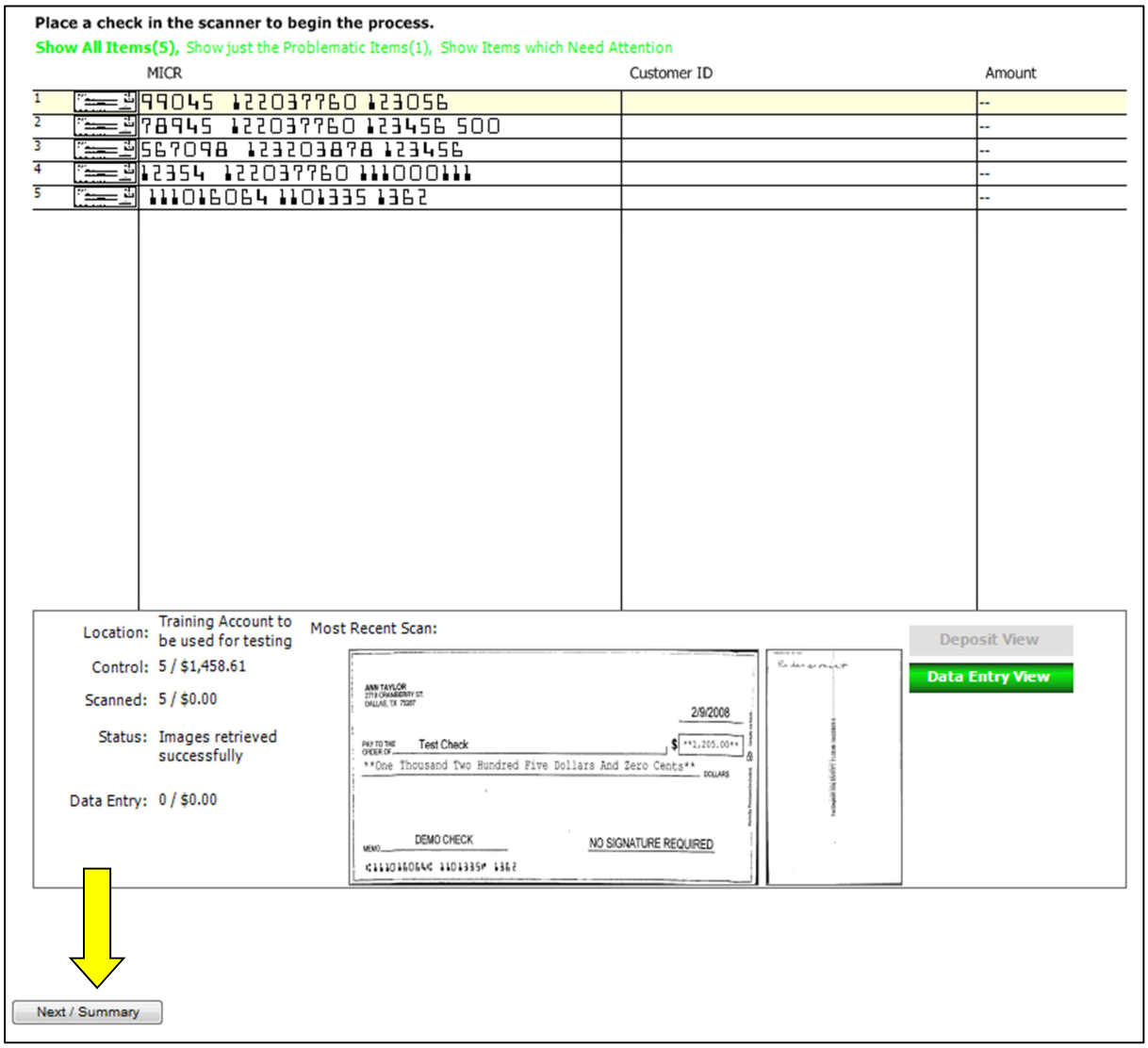

Place a check in the scanner to begin the process.
Show All Items(5), Show just the Problematic Items(1), Show Items which Need Attention
MICR
Customer ID
Amount
1 99045 ⑆122037760 ⑆123056 --
2 78945 ⑆122037760 ⑆123456 500 --
3 567098 ⑆232038?8 ⑆123456 --
4 12354 ⑆122037760 ⑈000⑈ --
5 ⑈016064 ⑈01335 ⑆362 --
Location: Training Account to be used for testing
Control: 5 / $1,458.61
Scanned: 5 / $0.00
Status: Images retrieved successfully
Data Entry: 0 / $0.00
Most Recent Scan:
ANN TAYLOR
2/9/2008
Test Check
**One Thousand Two Hundred Five Dollars And Zero Cents**
DEMO CHECK
NO SIGNATURE REQUIRED
Deposit View
Data Entry View
Next / Summary

Figure 20 – Deposit View screen

The *Open Deposits Summary* screen displays.

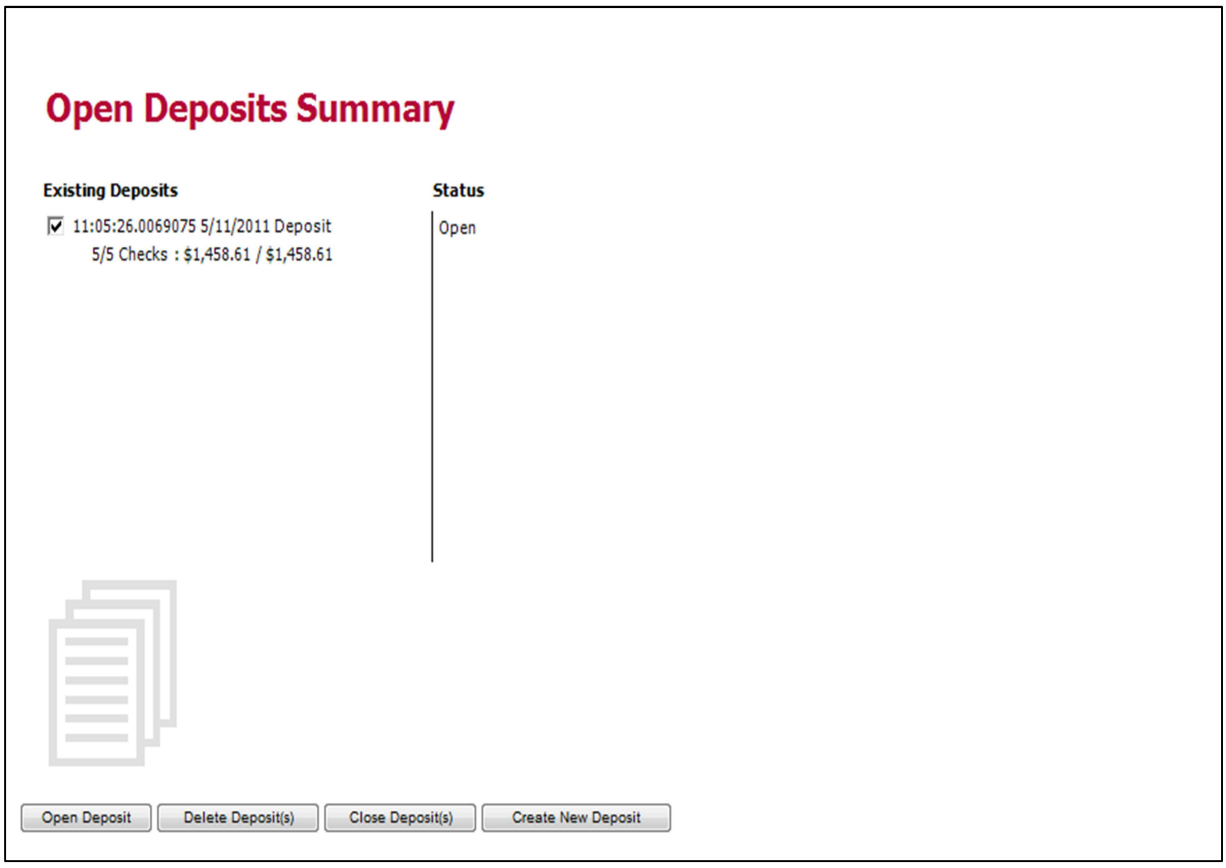



Figure 21 – *Open Deposits Summary* screen

## DELETING A CHECK

*This task explains how to delete a check using Remote Deposit Capture.*

1. Log into the website.
2. Click the **Transactions** tab.

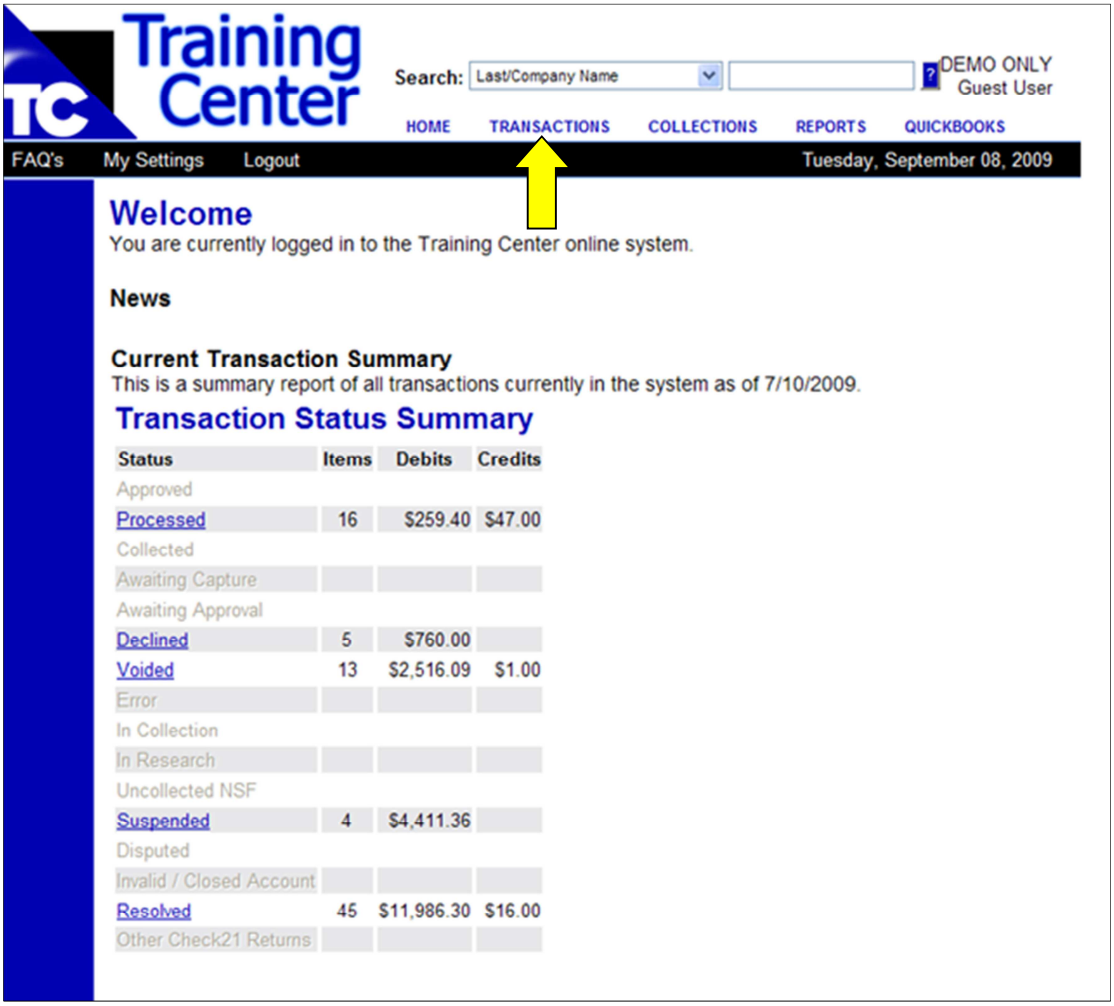



Figure 22 – *Welcome* screen – Transactions tab

3. Select the **Remote Deposit** menu option identified with your scanner model. A sample list is shown in Figure 22.

   This is located in the navigation links on the left.

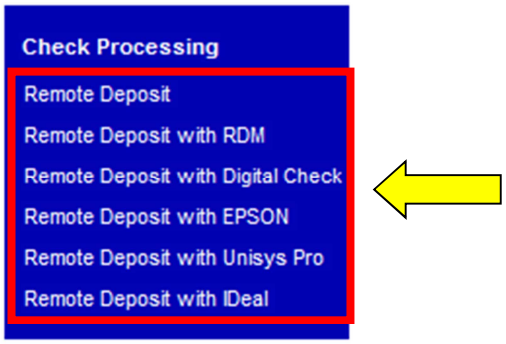



Figure 23 – Transactions tab menu

This causes the device to initialize and the *Open Deposits* screen displays.

4. Select the deposit the check is located in by clicking the box to its left.
5. Click **Open Existing Deposit**.

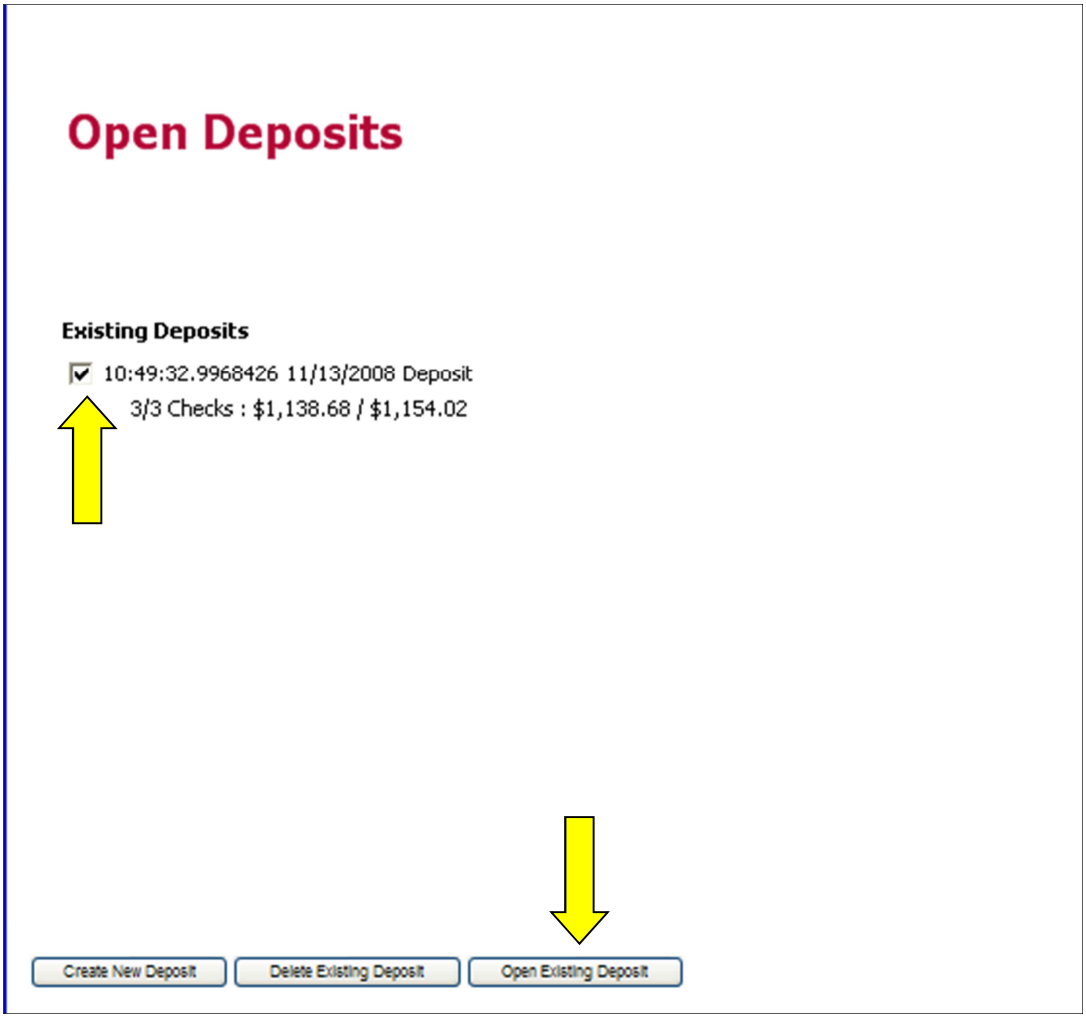



Figure 24 – *Open Deposits* screen

6. Click on the MICR field of the item to be deleted displayed on the Deposit View screen.

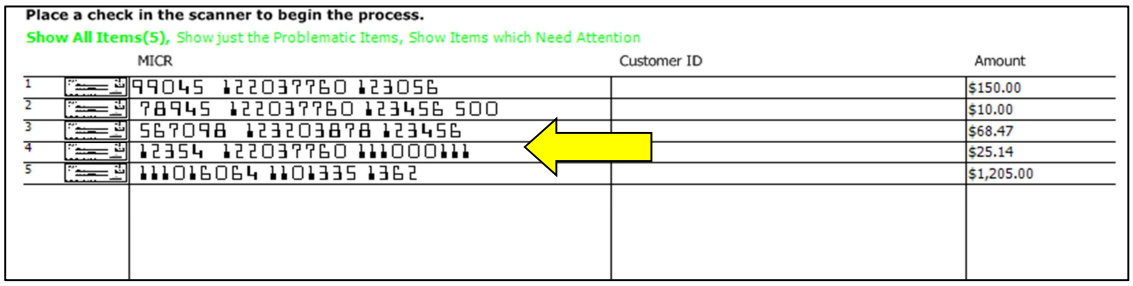



Figure 25 – Remote Deposit Capture - Deposit View screen

7. Press **Delete** on the keyboard. A message box will display.
8. Select the option that defines how the deposit total will be affected by the deletion.
9. Click **OK** if the deletion is to take place, or **Cancel**.

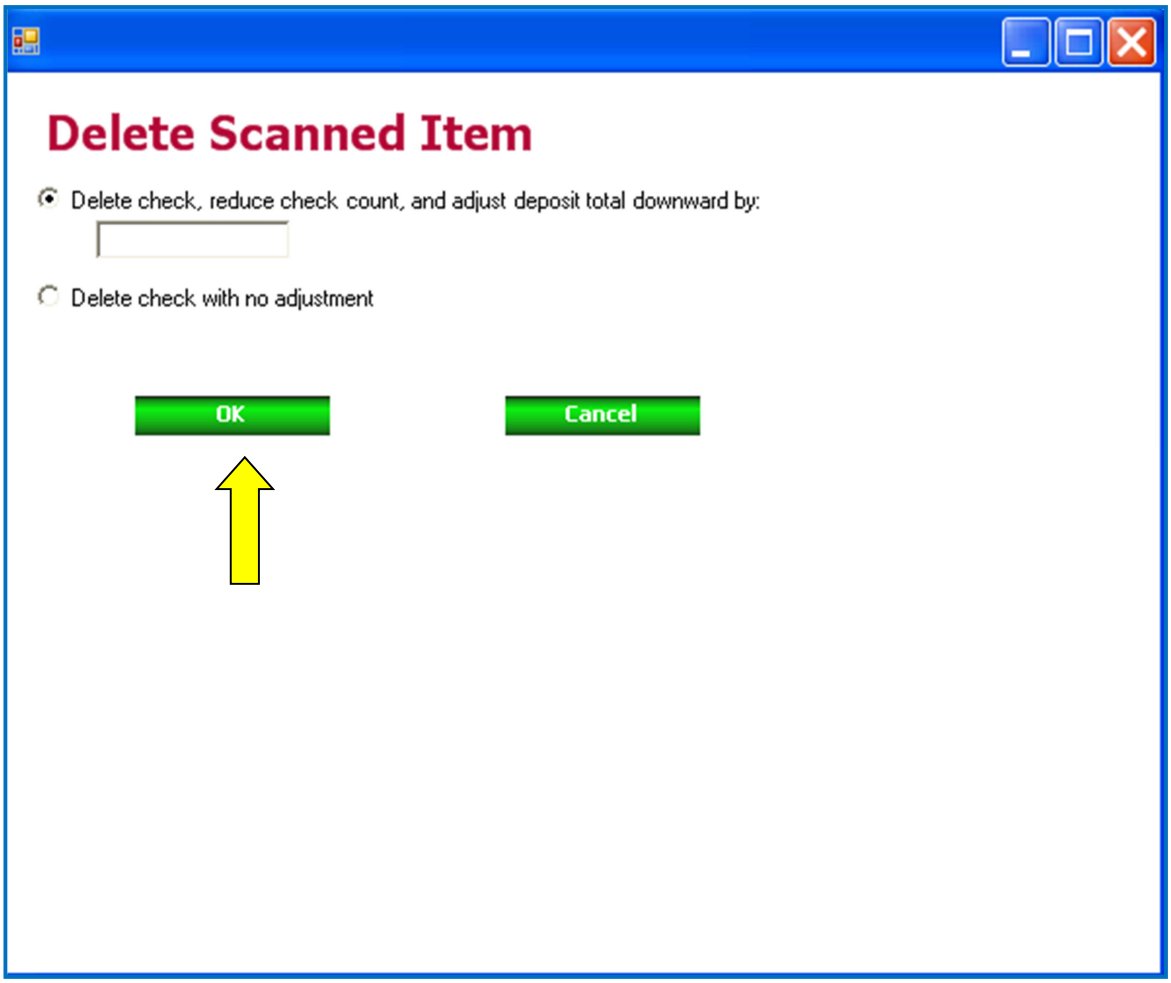

Delete Scanned Item
Delete check, reduce check count, and adjust deposit total downward by:
Delete check with no adjustment
OK
Cancel

Figure 26 – *Delete Scanned Item* screen

**10.** Click **Next/Summary** if there are no more corrections to be made in this deposit.

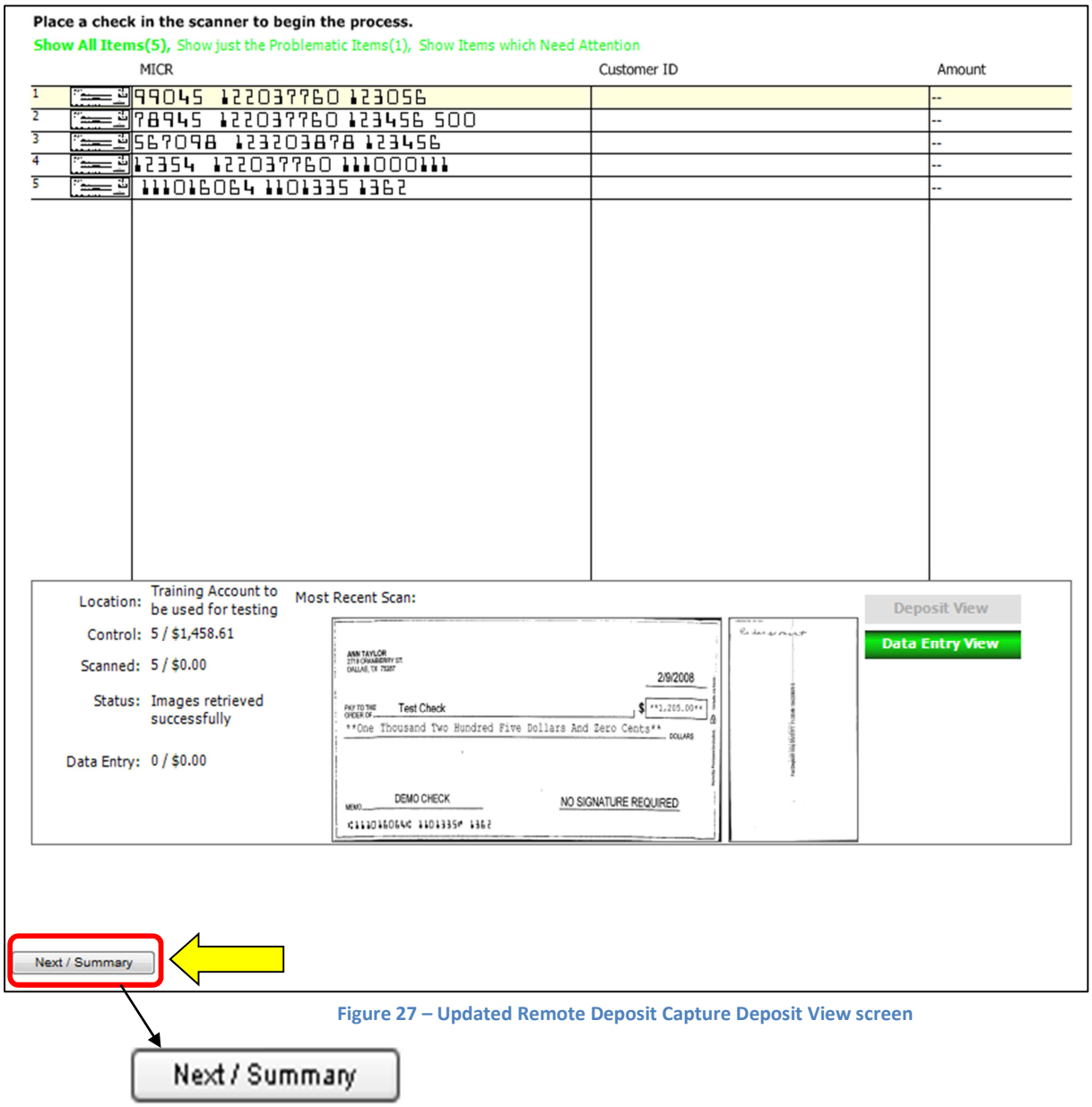



Figure 27 – Updated Remote Deposit Capture Deposit View screen

**11.** Select the deposit to be closed by clicking the box to the left.

**12.** Click **Close Deposit(s)**.

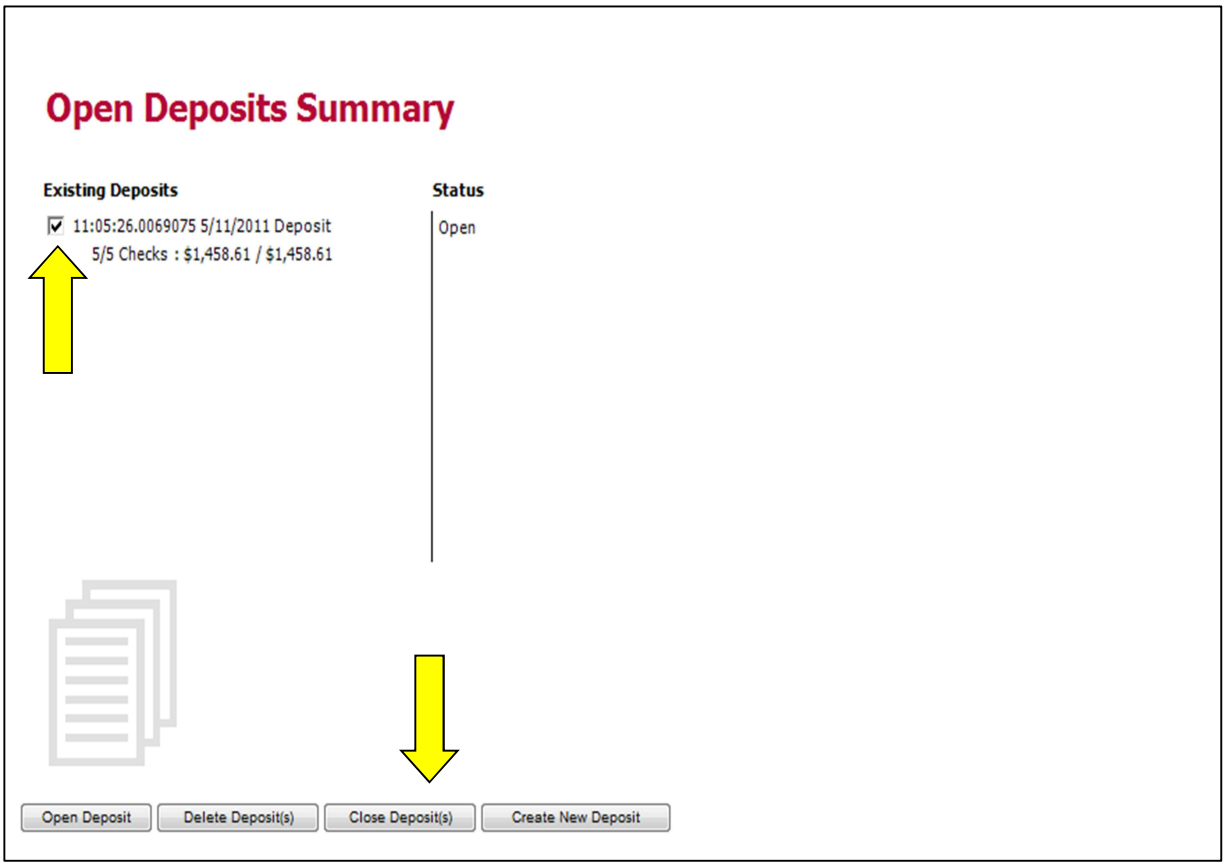



Figure 28 - *Open Deposits Summary* screen

## RESCANNING A CHECK

*This task explains how to rescan a check using Remote Deposit Capture.*

A check that may have jammed, piggybacked or the image quality was bad during scanning may need to be rescanned to obtain a better image. When this occurs, a notification will be sent to the user and the deposit will be reopened.

1. Log into the website.
2. Click the **Transactions** tab.

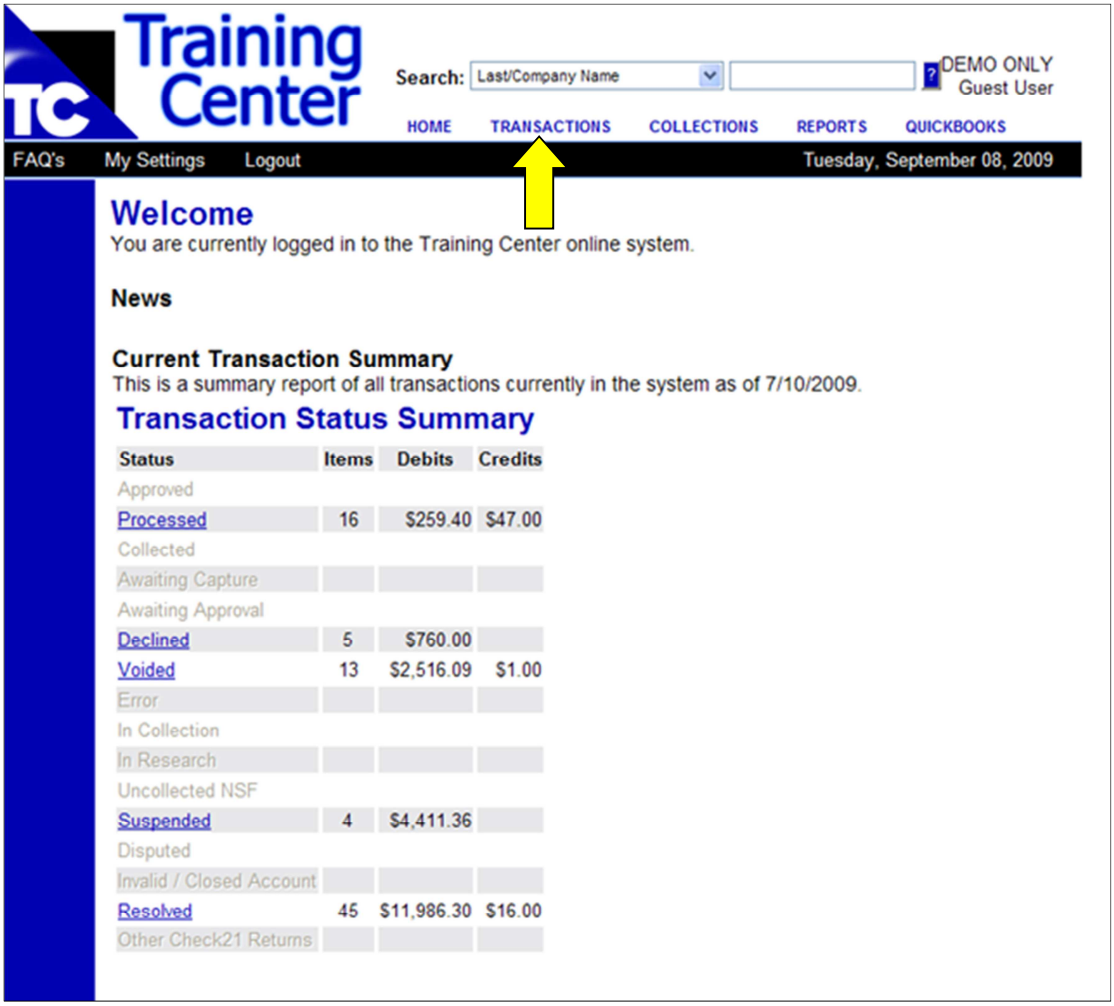



Figure 29 – *Welcome* screen Transactions tab

3. Select the **Remote Deposit** menu option identified with your scanner model. A sample list is shown in Figure 29. This is located in the navigation links on the left.

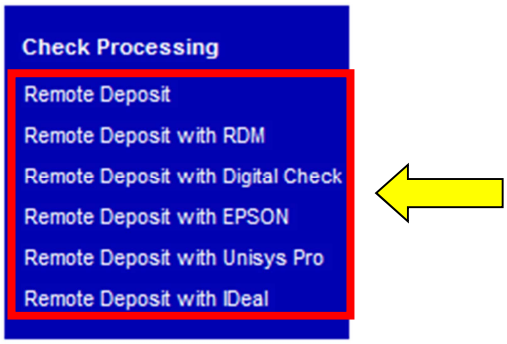



Figure 30 – Transaction tab menu

This causes the device to initialize and the *Open Deposits* screen displays.

4. Select the deposit where the item needs to be rescanned by clicking the box to its left.
5. Click **Open Existing Deposit**.

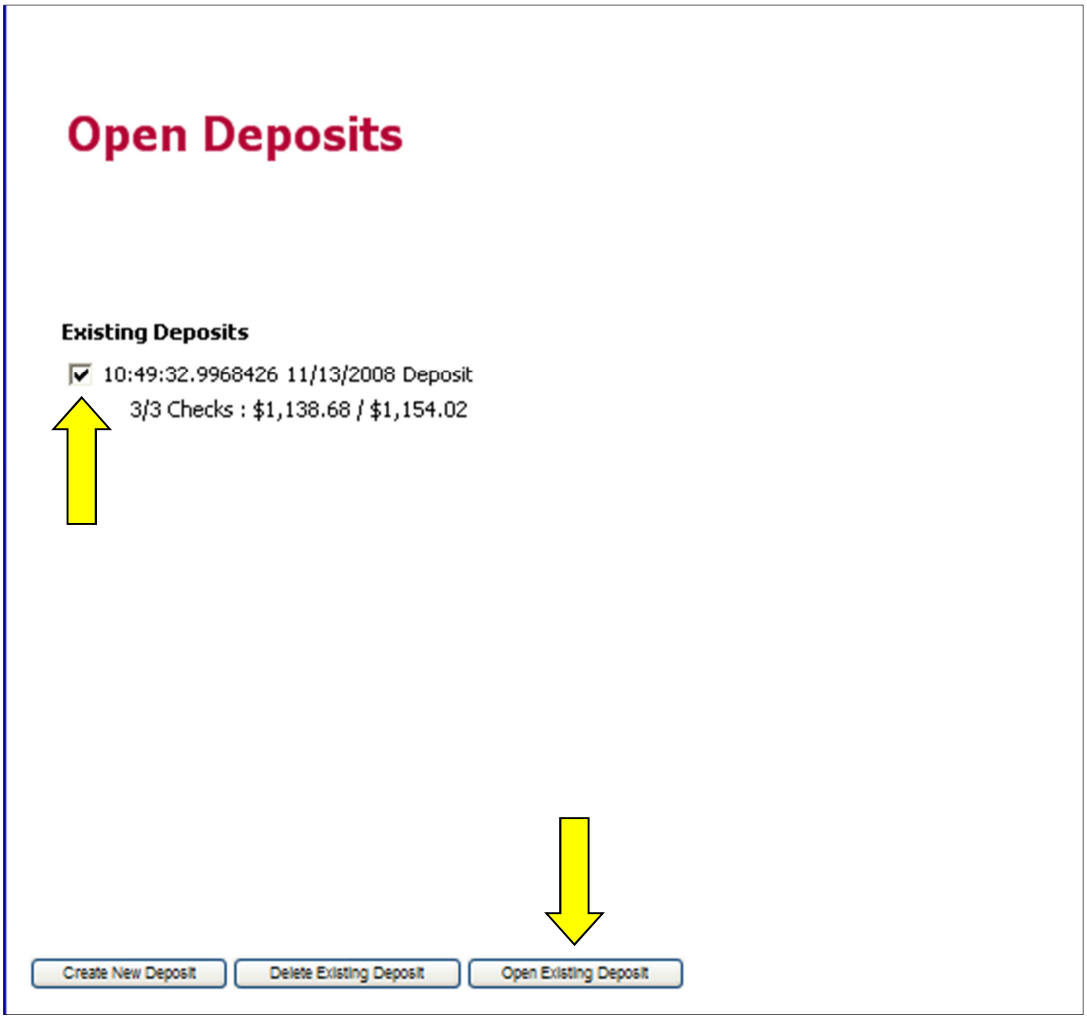



Figure 31 – *Open Deposits* screen

6. Click the image of the check to be rescanned to the left of the MICR line field on the *Deposit View* screen.

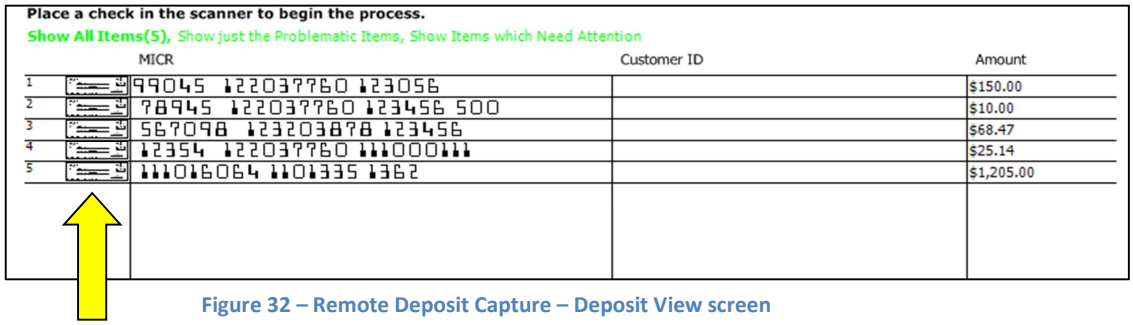



Figure 32 – Remote Deposit Capture – Deposit View screen

7. Place the check in the scanner so it can be rescanned.
8. Click **Continue** when the image is displayed.
9. Click **Next/Summary** if there are no more corrections to be made in this deposit.

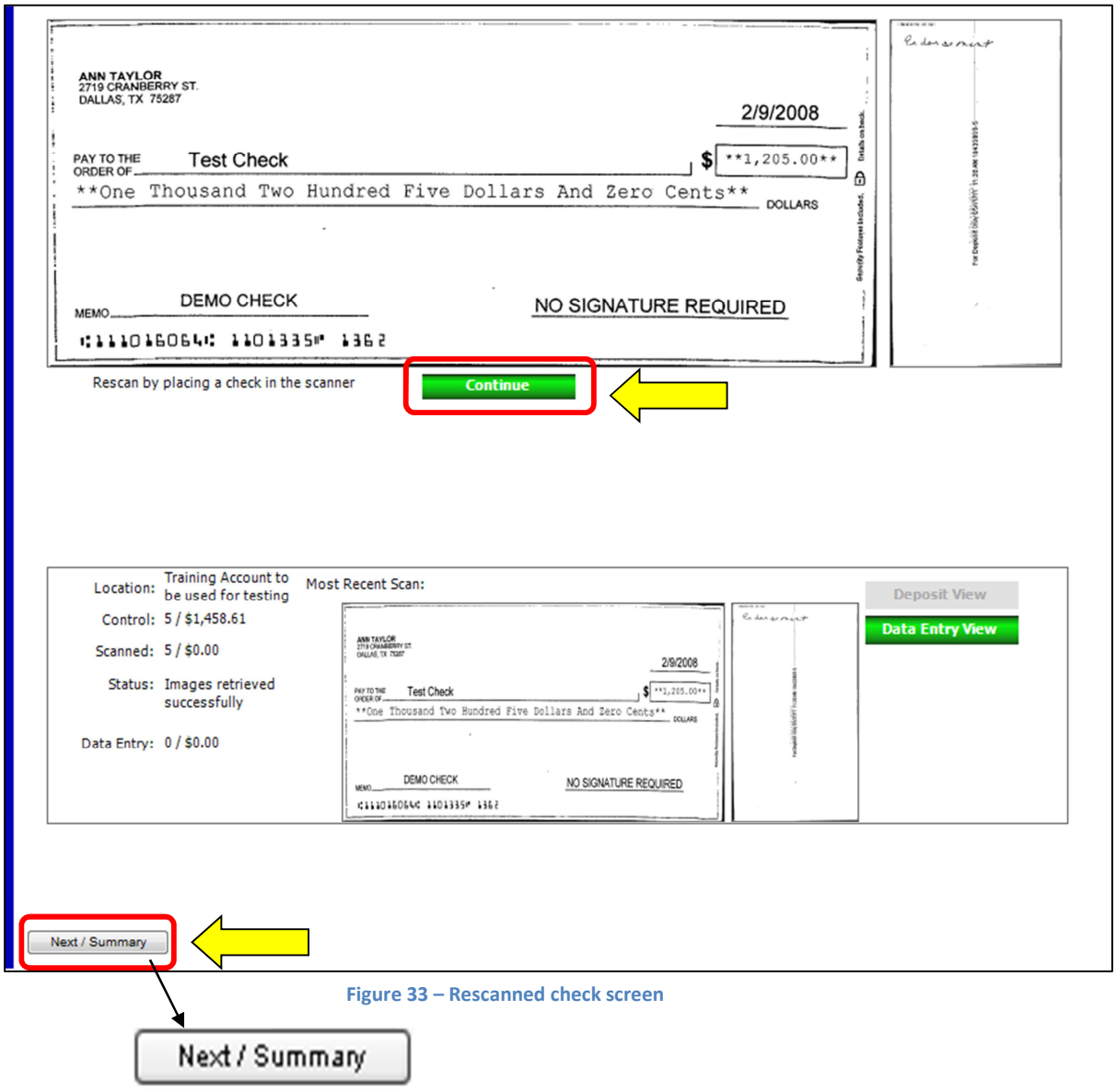



Figure 33 – Rescanned check screen

**10.** Select the deposit to be closed by clicking the box to the left.

**11.** Click **Close Deposit(s)**.

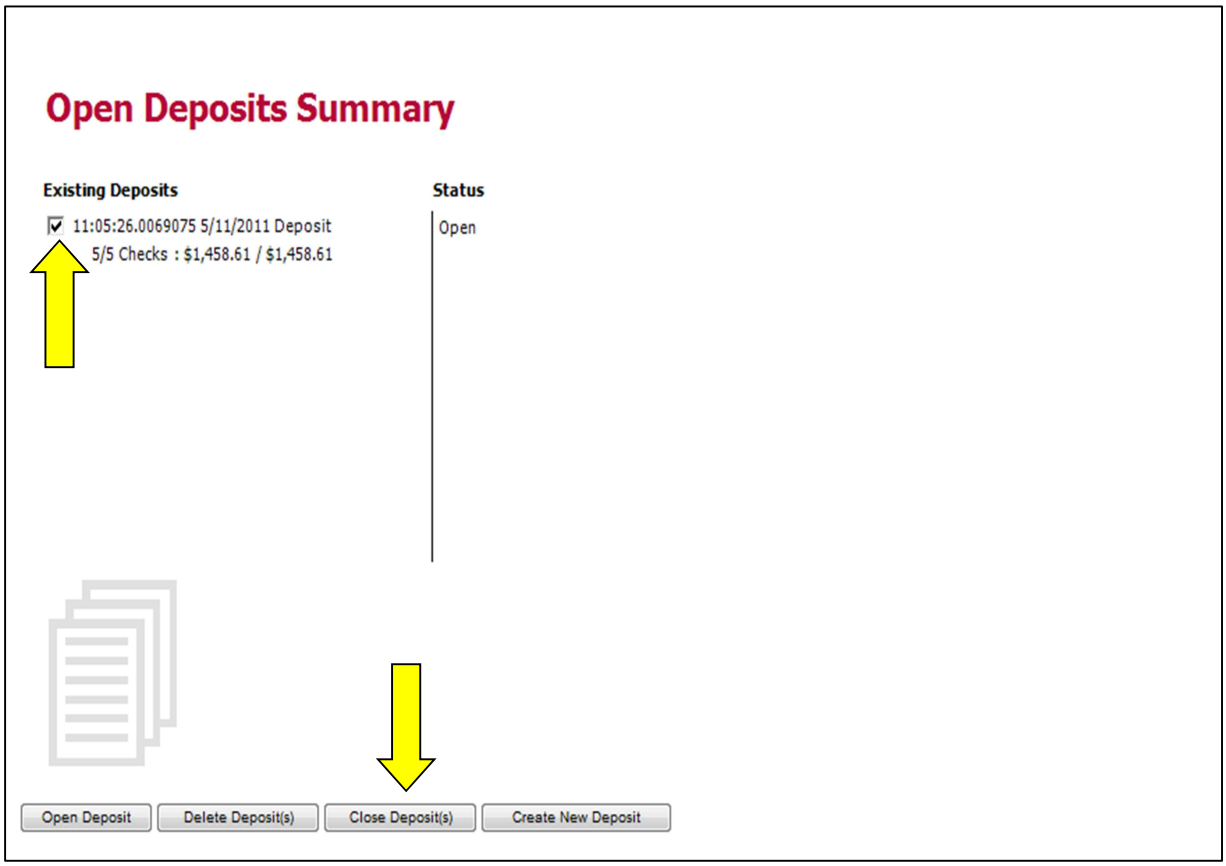



Figure 34 – *Open Deposits Summary* screen

## CLOSING A DEPOSIT AT THE TIME OF PROCESSING

*This task explains how to close a deposit once all of the transactions have been scanned.*

***It is recommended that each deposit be closed as soon as it has completed scanning. A deposit can be closed at the time of processing, or later in the day.***

The user must be at the *Open Deposit Summary* screen to continue.

1. Select the deposit or deposits to be closed by clicking the box to the left.
2. Click **Close Deposit(s)**.

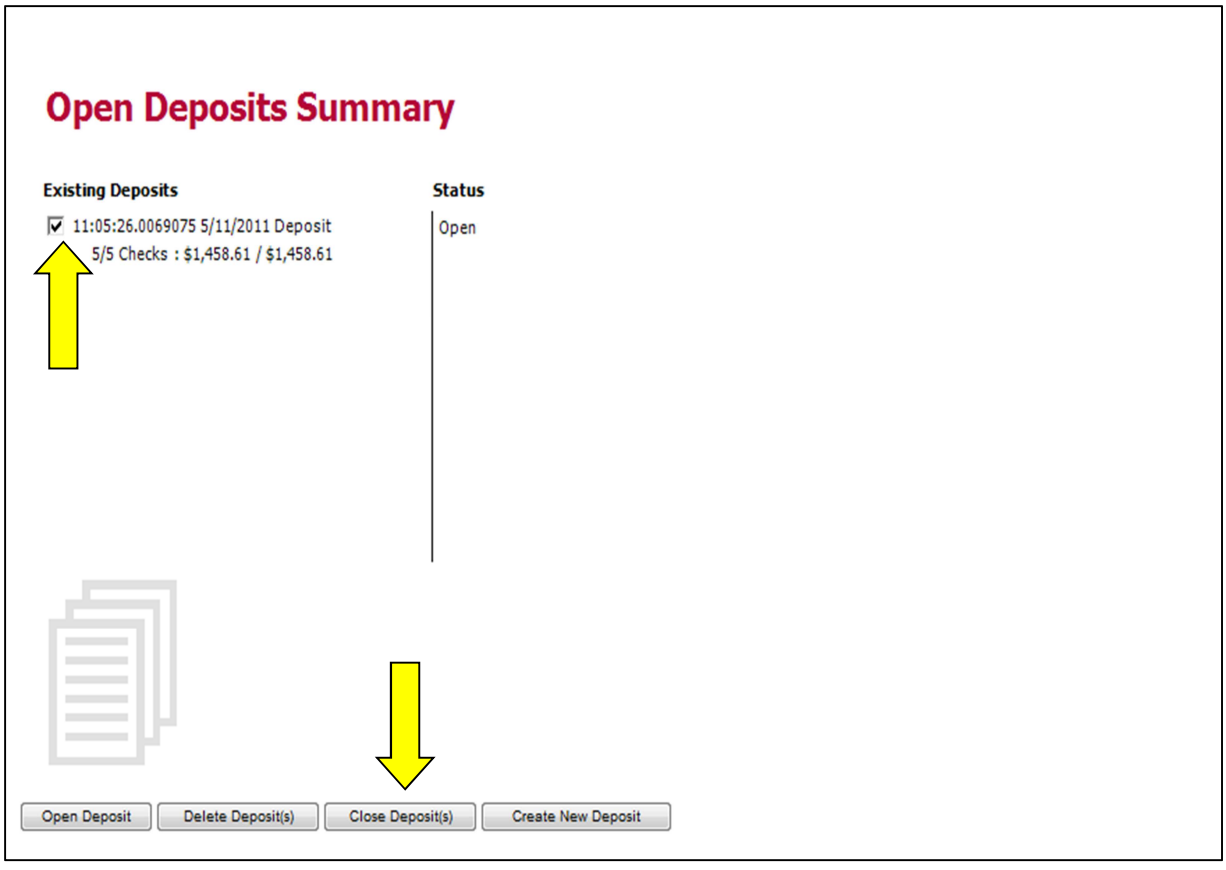
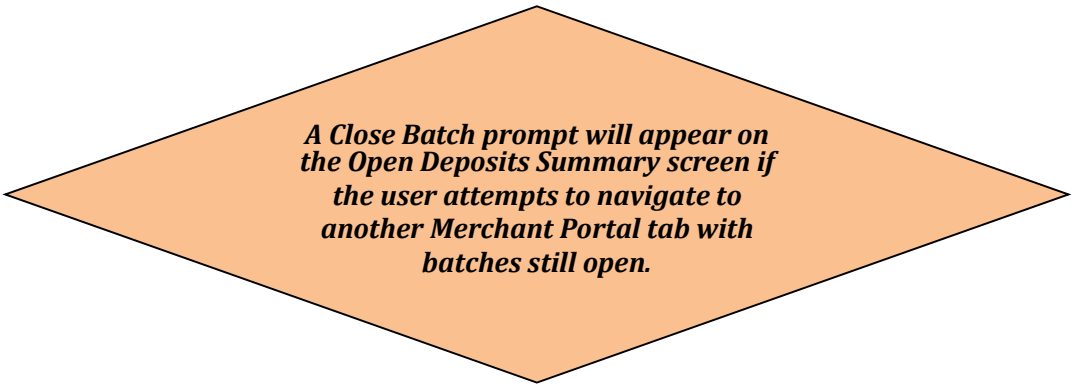



Figure 35 - *Open Deposits Summary* screen

*Close Batch prompt on Open Deposits Summary screen*


A Close Batch prompt will appear on the Open Deposits Summary screen if the user attempts to navigate to another Merchant Portal tab with batches still open.

***Note:*** *This does not apply if selecting one of the 4 options at the bottom of the screen (Create New Deposit, Close, Delete or Open).*

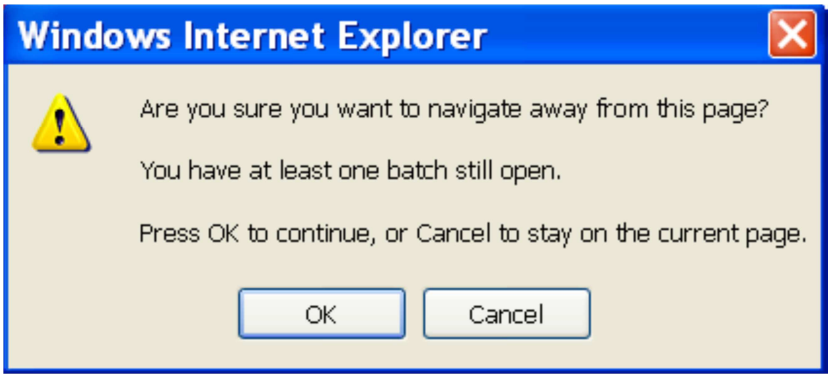

Windows Internet Explorer
Are you sure you want to navigate away from this page?
You have at least one batch still open.
Press OK to continue, or Cancel to stay on the current page.
OK
Cancel

Figure 41 – *Close Batch prompt*

## CLOSING A DEPOSIT AT A LATER TIME

*This task explains how to return to an existing open batch and close it.*

It is recommended that each deposit be closed as soon as it has completed scanning, however, a deposit can be closed at a later time if it needs to remain open for a while.

1. Log into the website.
2. Click the **Transactions** tab.

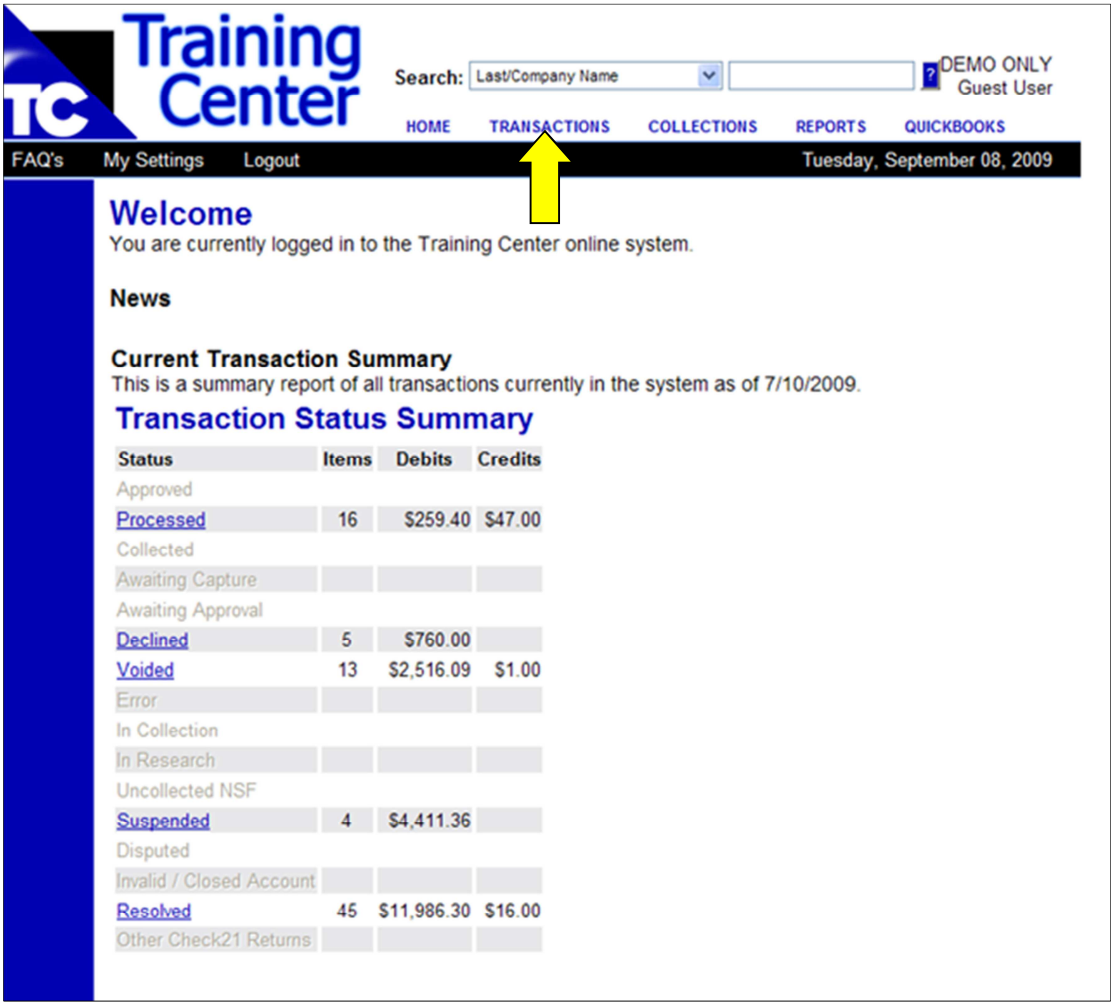



Figure 367 – *Welcome* screen Transactions tab

3. Select the **Remote Deposit** menu option identified with your scanner model. A sample list is shown in Figure 36.

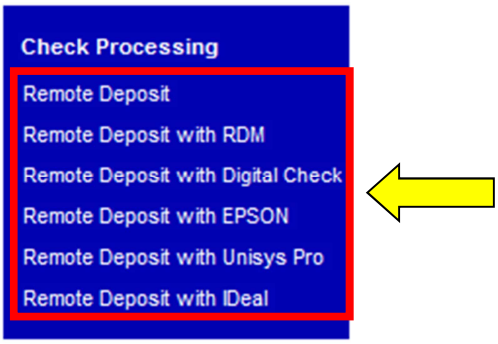



Figure 378 – Transactions tab menu

The *Open Deposits* screen displays.

4. Select the deposit to be closed by clicking the box to the left of it.
5. Click **Open Existing Deposit**.

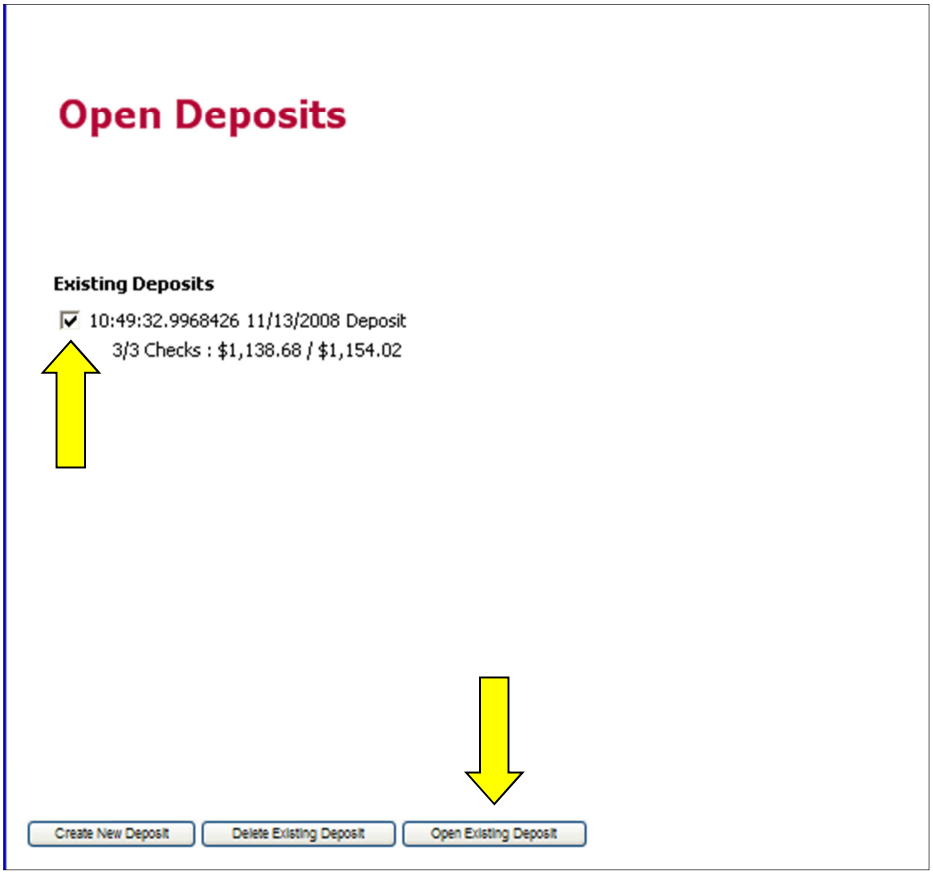



Figure 389 – *Open Deposits* screen

6. Click **Next/Summary**.

   The *Open Deposits Summary* screen displays.

7. Select the deposit or deposits to be closed by clicking the box to the left.
8. Click **Close Deposit(s)**.

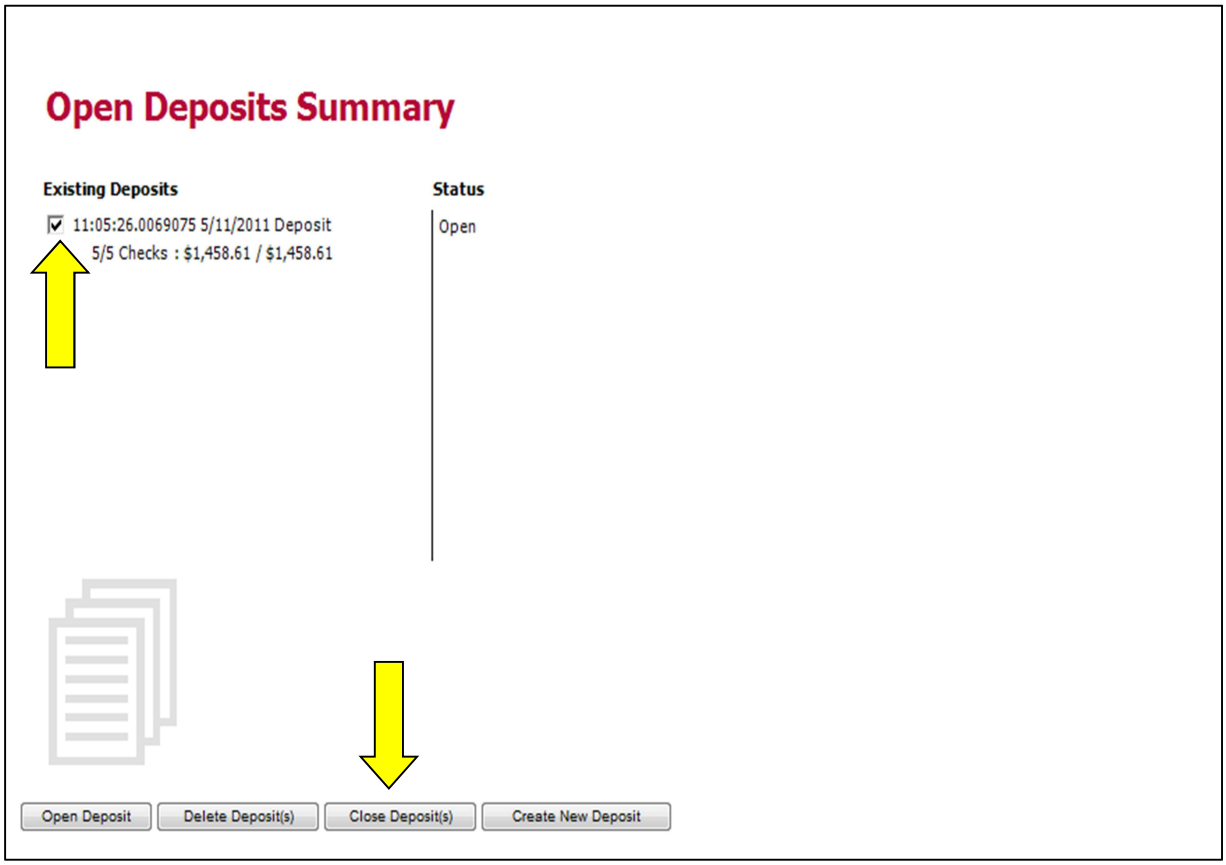
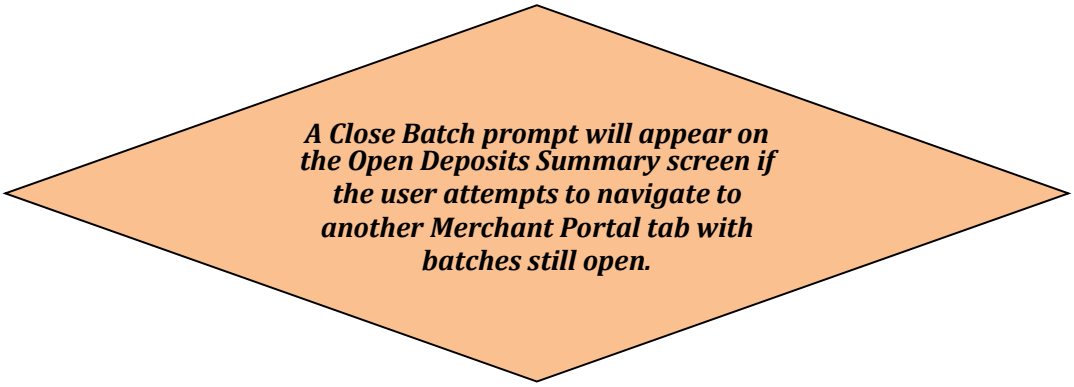



Figure 40 - *Open Deposits Summary* screen

*Close Batch prompt on Open Deposits Summary screen*


A Close Batch prompt will appear on the Open Deposits Summary screen if the user attempts to navigate to another Merchant Portal tab with batches still open.

***Note:*** *This does not apply if selecting one of the 4 options at the bottom of the screen (Create New Deposit, Close, Delete or Open).*

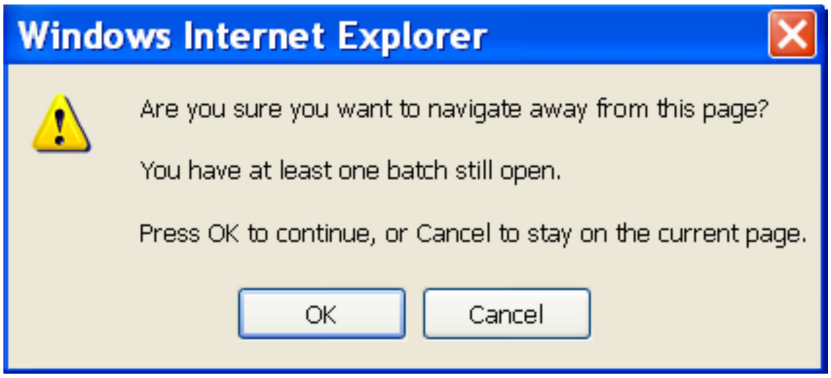

Windows Internet Explorer
Are you sure you want to navigate away from this page?
You have at least one batch still open.
Press OK to continue, or Cancel to stay on the current page.
OK
Cancel

Figure 41 – *Close Batch prompt*

## DELETING A DEPOSIT AT THE TIME OF PROCESSING

*This task explains how to delete a deposit from processing. A deposit can be deleted as soon as it has completed scanning.*

The user must be at the *Open Deposit Summary* screen to continue.

1. Select the deposit or deposits to be deleted by clicking the boxes to the left.
2. Click **Delete Deposit(s)**.

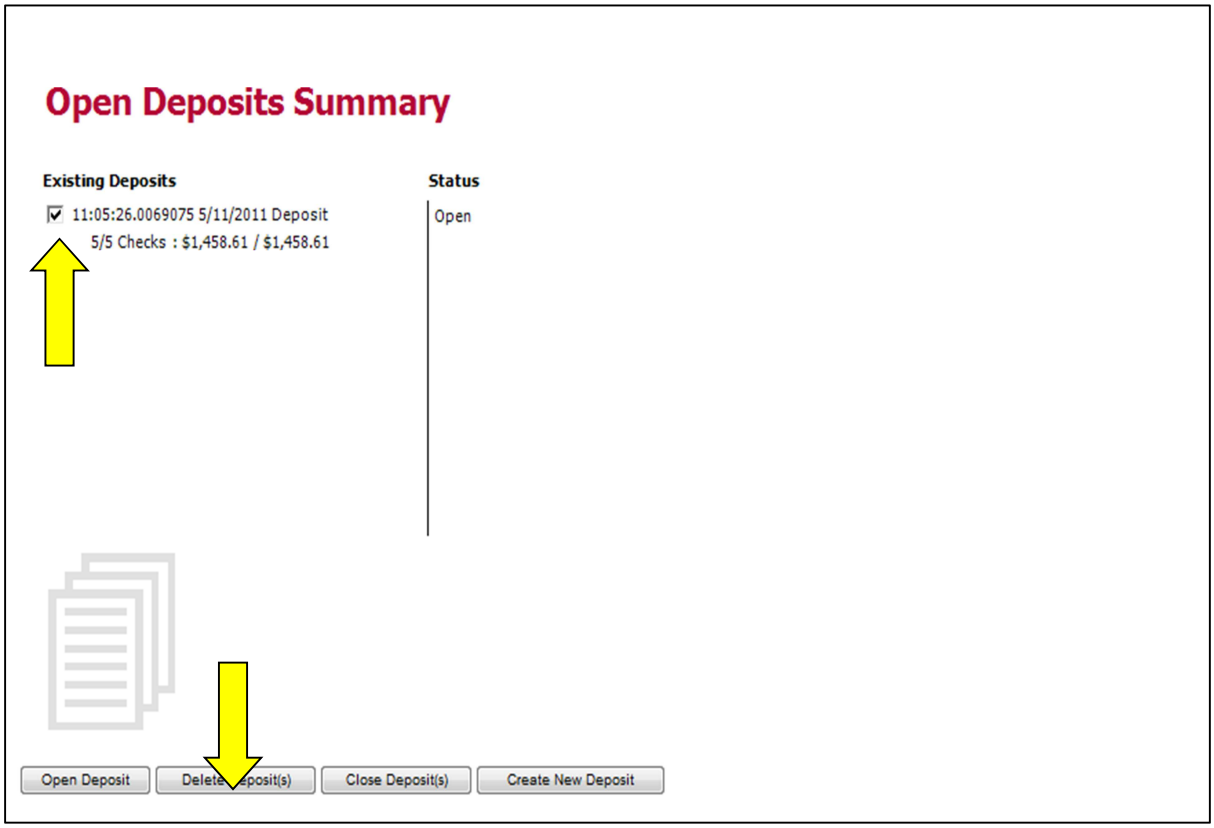



Figure 42 - *Open Deposits Summary* screen

## DELETING A DEPOSIT AT A LATER TIME

*This task explains how to delete an open deposit from processing any time during the day.*

1. Log into the website.
2. Click the **Transactions** tab.

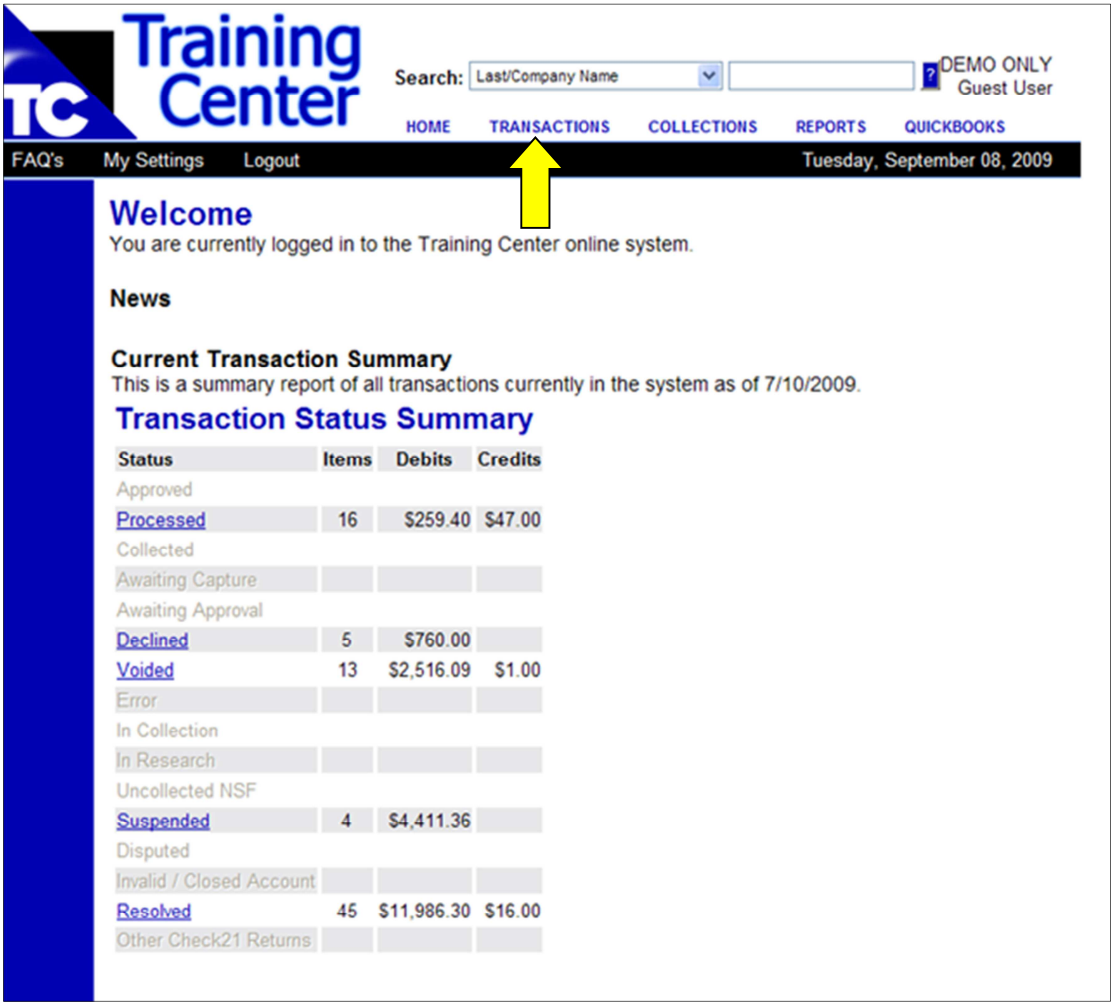



Figure 393 – *Welcome* screen – Transactions tab

3. Select the **Remote Deposit** menu option identified with your scanner model. A sample list is shown in Figure 41. This is located in the navigation links on the left.

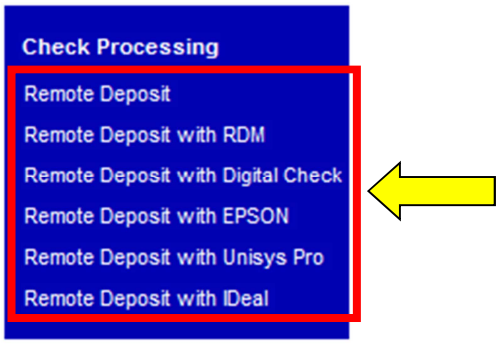



Figure 404 – *Transactions* tab menu

The *Open Deposits* screen displays.

4. Select the deposit or deposits to be deleted by clicking the box or boxes to the left.
5. Click **Delete Existing Deposit**.

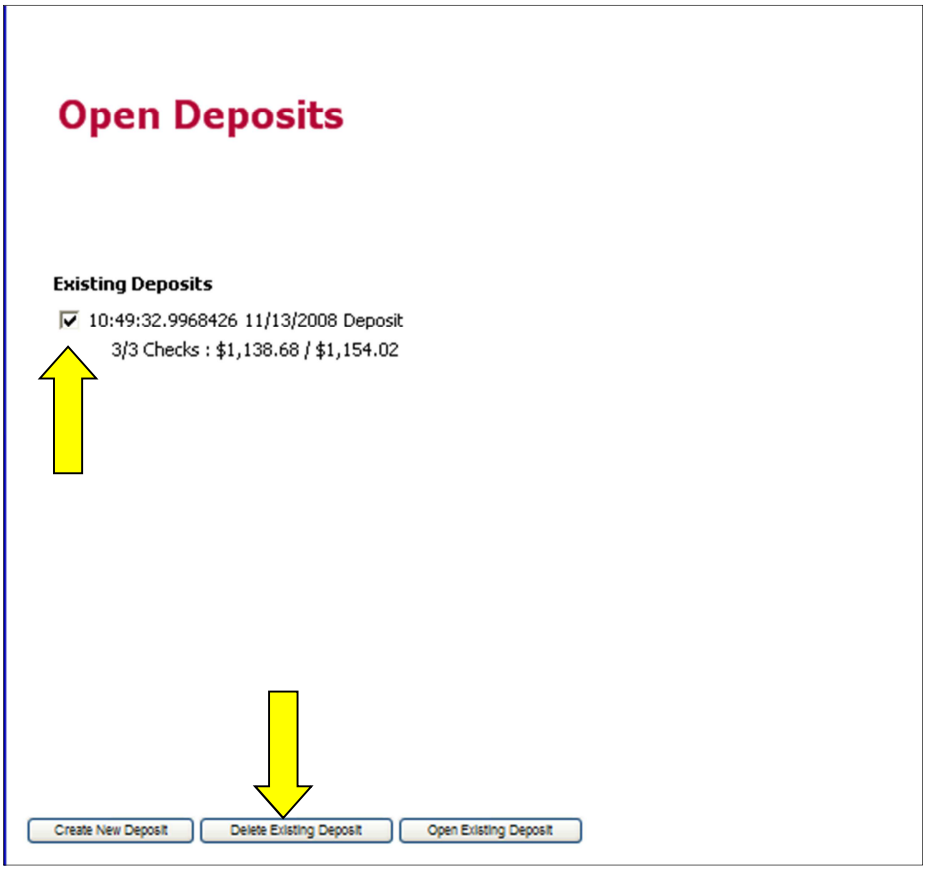


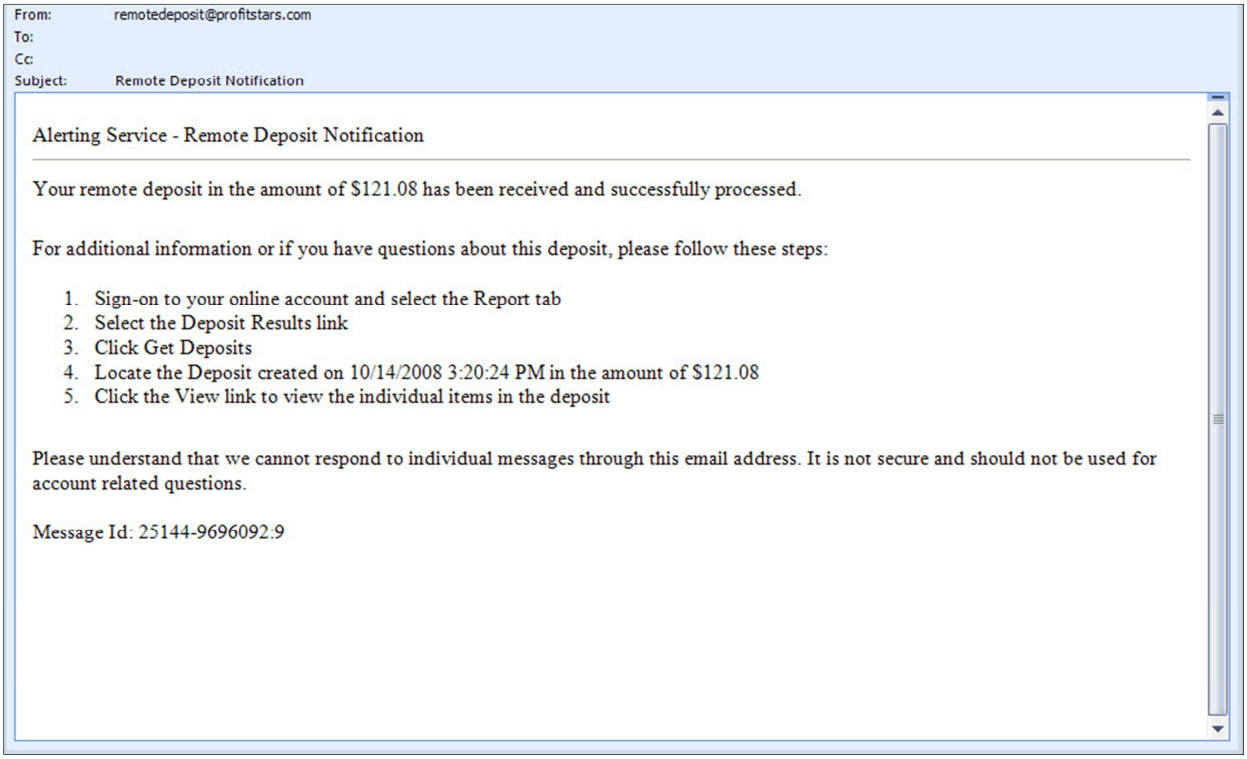

Figure 415 – *Open Deposits* screen

# NOTIFICATIONS

*This topic explains about the email notifications available to be sent upon reconciliation of a closed batch.*

Notifications are used by the Remote Deposit Capture application to let users know when the deposit has completed the MICR repair, CAR/LAR, keying, and/or balancing steps and the status of the deposit.

An E-mail is sent to the user who created the deposit along with any other interested parties designated. A notification will inform the user whether the deposit was approved without any errors, approved with adjustments, rejected, an item needs rescanning, there were duplicate items in the deposit, or there were rejected items in the deposit. The *Deposit Results Report* assists with determining the item that needs further attention.


From: remotedeposit@profitstars.com
To:
Cc:
Subject: Remote Deposit Notification

Alerting Service - Remote Deposit Notification

Your remote deposit in the amount of $121.08 has been received and successfully processed.

For additional information or if you have questions about this deposit, please follow these steps:

1. Sign-on to your online account and select the Report tab
2. Select the Deposit Results link
3. Click Get Deposits
4. Locate the Deposit created on 10/14/2008 3:20:24 PM in the amount of $121.08
5. Click the View link to view the individual items in the deposit

Please understand that we cannot respond to individual messages through this email address. It is not secure and should not be used for account related questions.

Message Id: 25144-9696092:9

Figure 426 – Sample Remote Deposit Capture notification

A deposit will be reopened if there are items that need to be rescanned. When this occurs, the user will need to correct the deposit and resubmit it for processing.

# DEPOSIT RESULTS REPORT

*This task explains how to generate the Deposit Results Report.*

The Deposit Results report is a date range report used to display a list of batches created using the Remote Deposit Capture application. It can be used to monitor the status of current day batches and the items in the batches or look at previous days' batches and items.

**Batches created using the Remote Deposit Capture application can represent a deposit or be part of a multi-batch deposit.**

1. Log into the Merchant Portal.

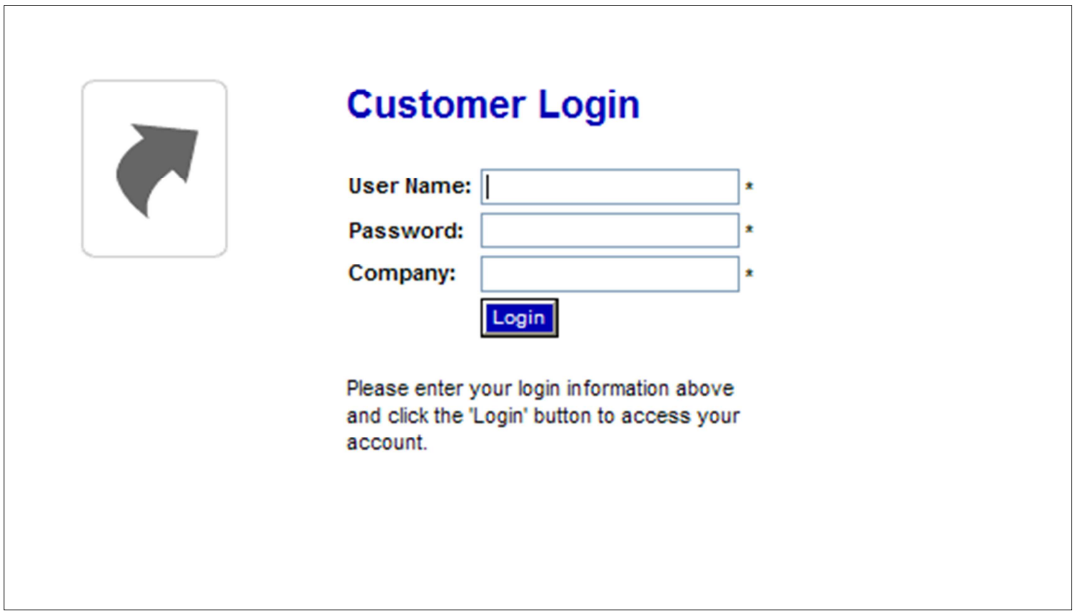



Figure 437– *Customer Login* screen

2. Click the **Reports** tab.

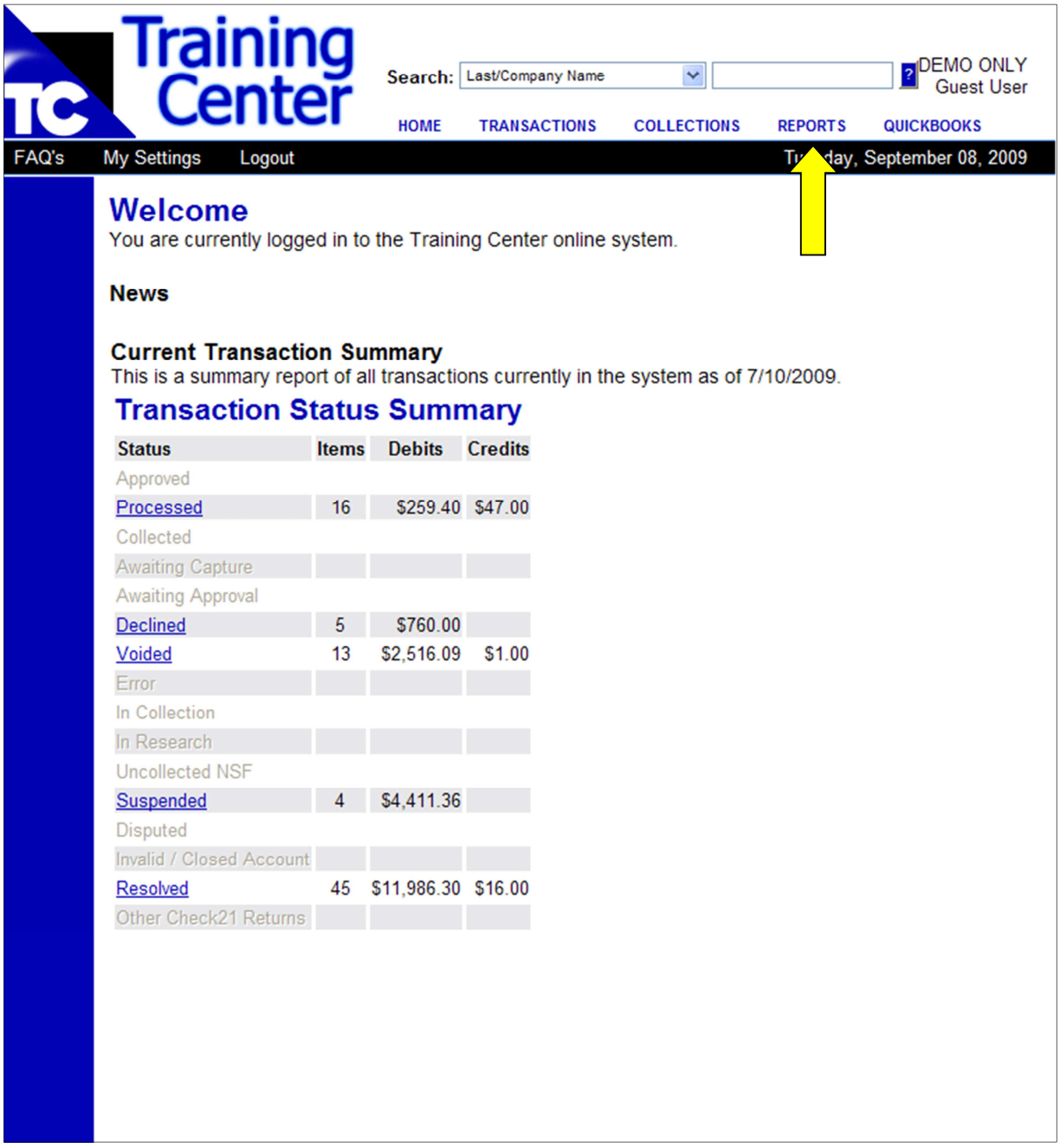



Figure 448- *Reports* tab screen

3. Click **Deposit Results**.

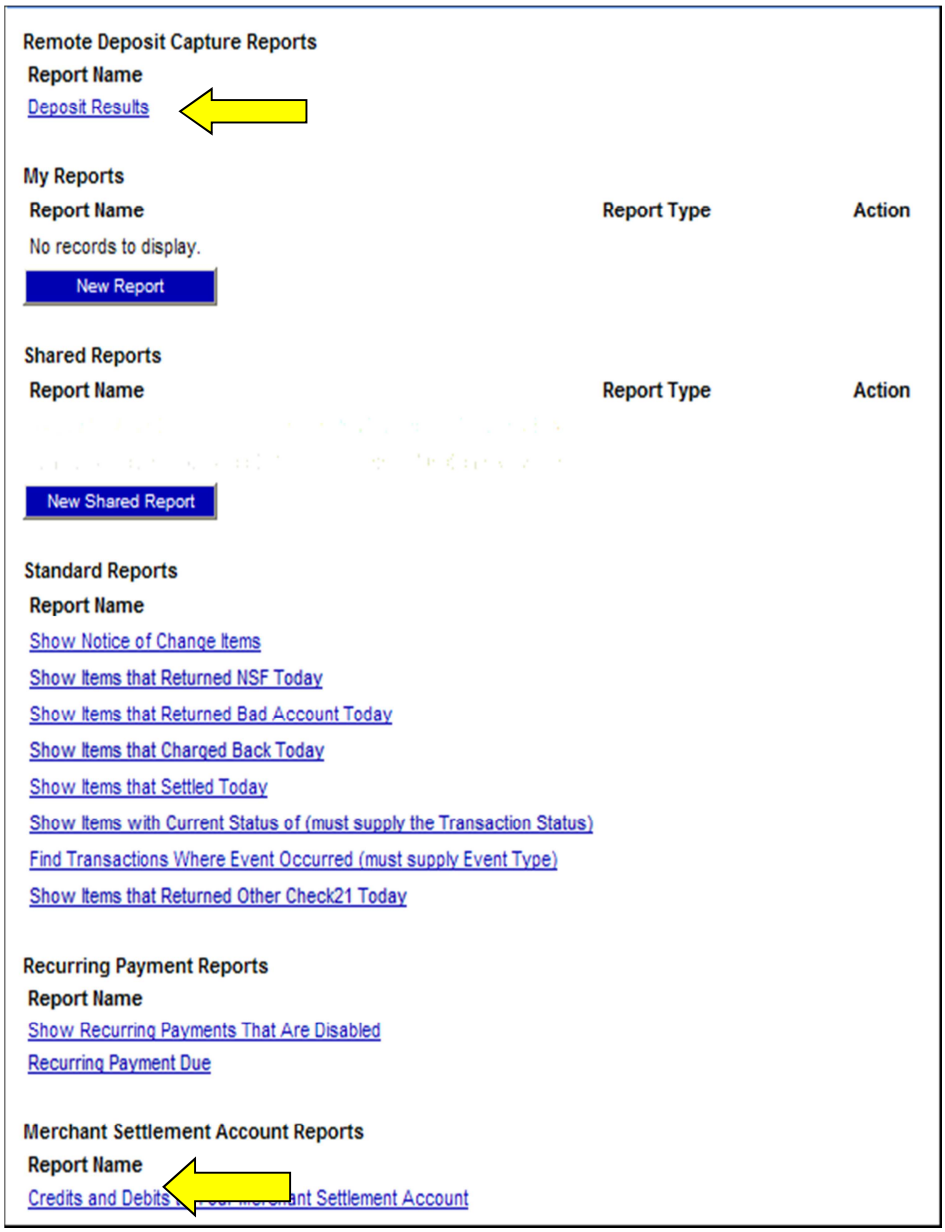



Figure 459- *Reports* tab menu

4. Select a specific location or All Locations from the **Location:** field drop down.

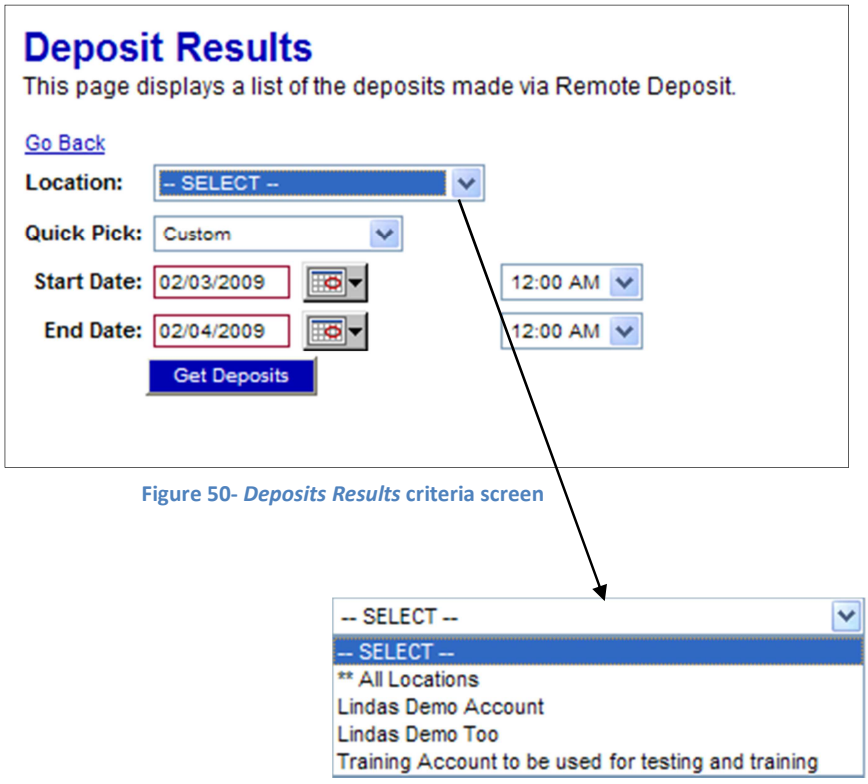



Figure 50- *Deposits Results* criteria screen

Figure 51 – Location options

If you are creating the report for current day batches skip the next step (Step 5) and continue with Step 6. For all other days' batches you can utilize Step 5 **or** Steps 6 & 7.

5. **Quick Pick** options are predefined day ranges. Using this filter will automatically populate the Start Date and End Date fields with the proper dates. Select a **Quick Pick:** option from the drop down list or leave the default set to **Custom** if not using this option.

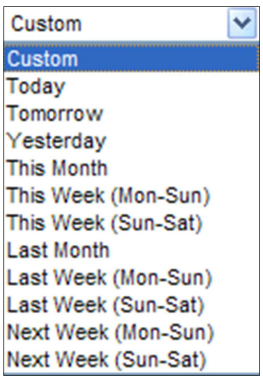
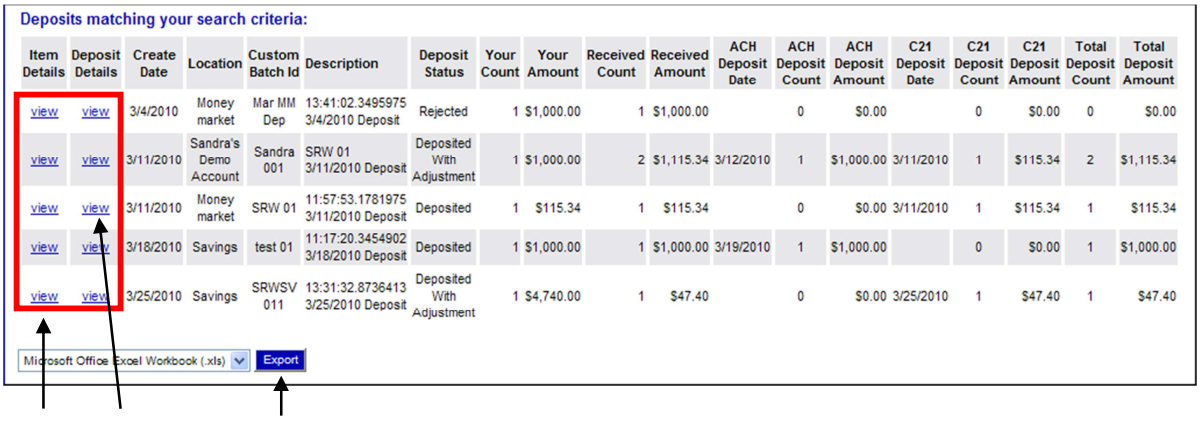



Figure 462– Quick Pick date options

6. Select a specific beginning date and time and insert into the **Start Date:** field unless using the Quick Pick option. You can type a date in the box provided or use the calendar drop down to select a date.
7. Select a specific ending date and time and insert into the **End Date:** field unless using the Quick Pick option. You can type a date in the box provided or use the calendar drop down to select a date.
8. Click **Get Deposits**.

   A list of batches displays.



Deposits matching your search criteria:

| Item Details | Deposit Details | Create Date | Location | Custom Batch Id | Description | Deposit Status | Your Count | Your Amount | Received Count | Received Amount | ACH Deposit Date | ACH Deposit Count | ACH Deposit Amount | C21 Deposit Date | C21 Deposit Count | C21 Deposit Amount | Total Deposit Count | Total Deposit Amount |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| view | view | 3/4/2010 | Money market | Mar MM Dep | 13:41:02.3495975 3/4/2010 Deposit | Rejected | 1 | $1,000.00 | 1 | $1,000.00 | | 0 | $0.00 | | 0 | $0.00 | 0 | $0.00 |
| view | view | 3/11/2010 | Sandra's Demo Account | Sandra 001 | SRW 01 3/11/2010 Deposit | Deposited With Adjustment | 1 | $1,000.00 | 2 | $1,115.34 | 3/12/2010 | 1 | $1,000.00 | 3/11/2010 | 1 | $115.34 | 2 | $1,115.34 |
| view | view | 3/11/2010 | Money market | SRW 01 | 11:57:53.1781975 3/11/2010 Deposit | Deposited | 1 | $115.34 | 1 | $115.34 | | 0 | $0.00 | 3/11/2010 | 1 | $115.34 | 1 | $115.34 |
| view | view | 3/18/2010 | Savings | test 01 | 11:17:20.3454902 3/18/2010 Deposit | Deposited | 1 | $1,000.00 | 1 | $1,000.00 | 3/19/2010 | 1 | $1,000.00 | | 0 | $0.00 | 1 | $1,000.00 |
| view | view | 3/25/2010 | Savings | SRWSV 011 | 13:31:32.8736413 3/25/2010 Deposit | Deposited With Adjustment | 1 | $4,740.00 | 1 | $47.40 | | 0 | $0.00 | 3/25/2010 | 1 | $47.40 | 1 | $47.40 |

Microsoft Office Excel Workbook (.xls) Export

Step 12. Step 11. Step 10.

Figure 473 – *Deposit Results* Report

9. To:
   - Save the report go to Step 10.
   - View the deposit details go to Step 11.
   - View item details and/or an image of the check go to Step 12.

10. To save the list of deposits
    a. Click **Export.**

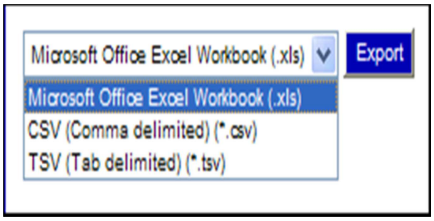



Figure 484 – Save file format options

b. Select a file format
c. Click **Save.**

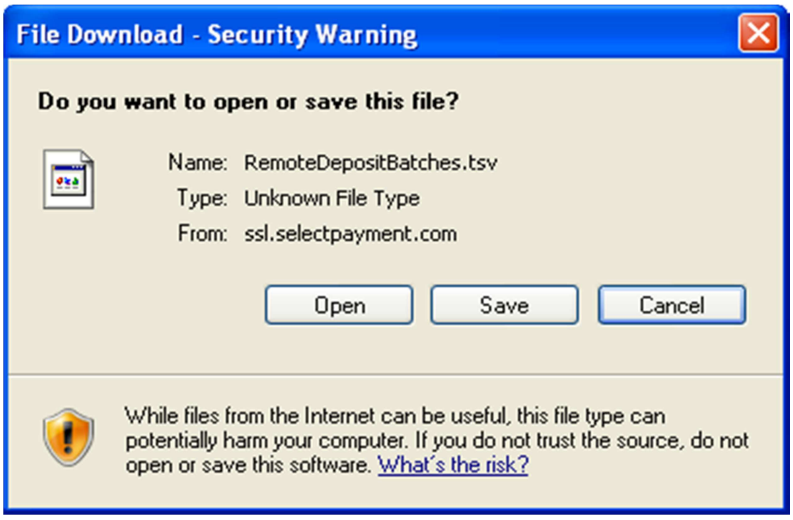

File Download - Security Warning
Do you want to open or save this file?
Name: RemoteDepositBatches.tsv
Type: Unknown File Type
From: ssl.selectpayment.com
Open
Save
Cancel
While files from the Internet can be useful, this file type can potentially harm your computer. If you do not trust the source, do not open or save this software. What's the risk?

Figure 495 – File Download options

c. Click **Save** again.

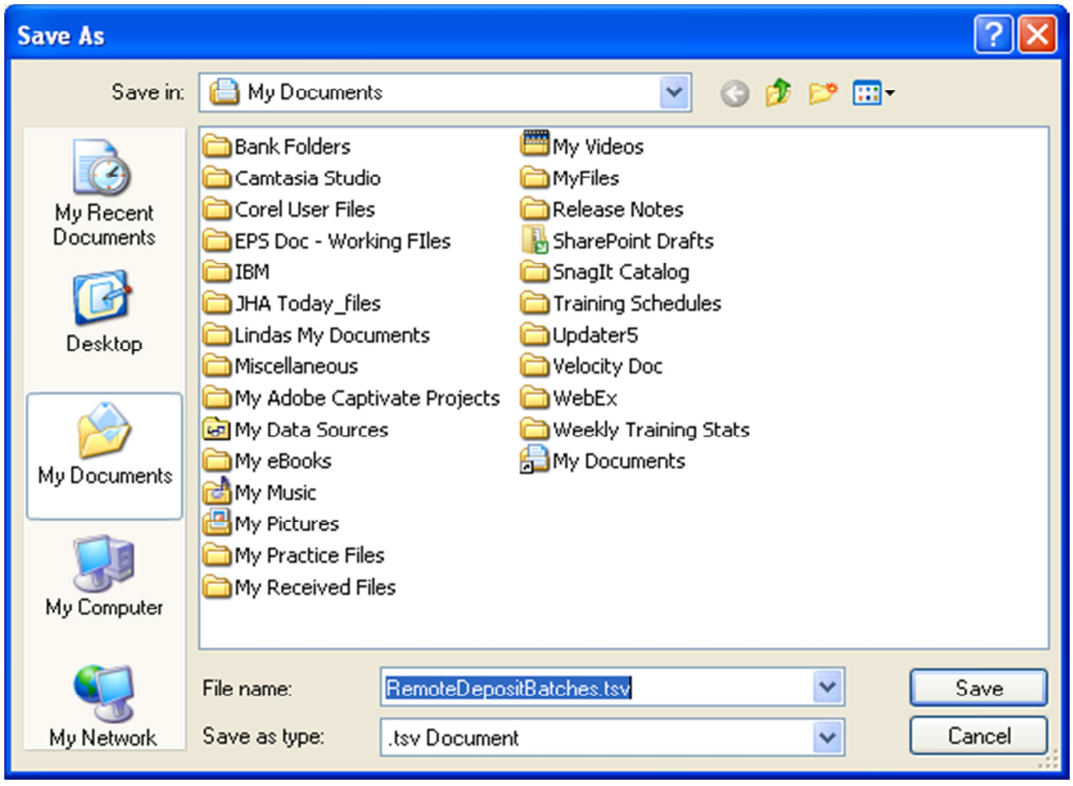



Figure 506 – Save As screen

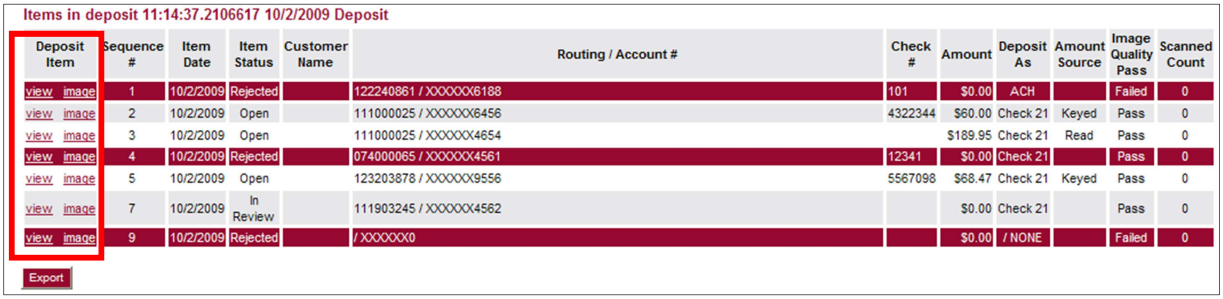
11. Click the **View** link under the Deposit Details column to view the events the entire batch has been through.

**Events for deposit 11:37:12.6057171 7/7/2009 Deposit**

| Event Date | Event | User Name | Description |
|---|---|---|---|
| 7/7/2009 12:55 PM | Rejected Items In Batch | | 2 items were rejected/declined. |
| 7/7/2009 12:53 PM | ReadyForProcessing | | |
| 7/7/2009 12:03 PM | NeedsBalancing | | Amounts and counts don't match. |
| 7/7/2009 12:03 PM | NeedsNoAttention | RD | |
| 7/7/2009 11:51 AM | NeedsNoRescan | RD | |
| 7/7/2009 11:50 AM | NeedsAttention | RD | |
| 7/7/2009 11:48 AM | Closed | Linda Greenberg | |
| 7/7/2009 11:43 AM | Opened | Linda Greenberg | |

Figure 517 – *Deposit Results* Deposit Details link

12. Click the **View** link under the ***Item Details*** column to view the individual transactions that make up the deposit. Any items that need to be rescanned or that have been rejected will be highlighted in red.



**Items in deposit 11:14:37.2106617 10/2/2009 Deposit**

| Deposit Item | Sequence # | Item Date | Item Status | Customer Name | Routing / Account # | Check # | Amount | Deposit As | Amount Source | Image Quality Pass | Scanned Count |
|---|---|---|---|---|---|---|---|---|---|---|---|
| view image | 1 | 10/2/2009 | Rejected | | 122240861 / XXXXXX6188 | 101 | $0.00 | ACH | | Failed | 0 |
| view image | 2 | 10/2/2009 | Open | | 111000025 / XXXXXX6456 | 4322344 | $60.00 | Check 21 | Keyed | Pass | 0 |
| view image | 3 | 10/2/2009 | Open | | 111000025 / XXXXXX4654 | | $189.95 | Check 21 | Read | Pass | 0 |
| view image | 4 | 10/2/2009 | Rejected | | 074000065 / XXXXXX4561 | 12341 | $0.00 | Check 21 | | Pass | 0 |
| view image | 5 | 10/2/2009 | Open | | 123203878 / XXXXXX9556 | 5567098 | $68.47 | Check 21 | Keyed | Pass | 0 |
| view image | 7 | 10/2/2009 | In Review | | 111903245 / XXXXXX4562 | | $0.00 | Check 21 | | Pass | 0 |
| view image | 9 | 10/2/2009 | Rejected | | / XXXXXX0 | | $0.00 | / NONE | | Failed | 0 |

Export

Figure 528 – *Deposit Results* list of items in batch

a. Click **Image** under the Deposit Item column to view a copy of the front and back of the check.
b. Click **Print** located in the upper left corner of the image to get a hard copy of the check.

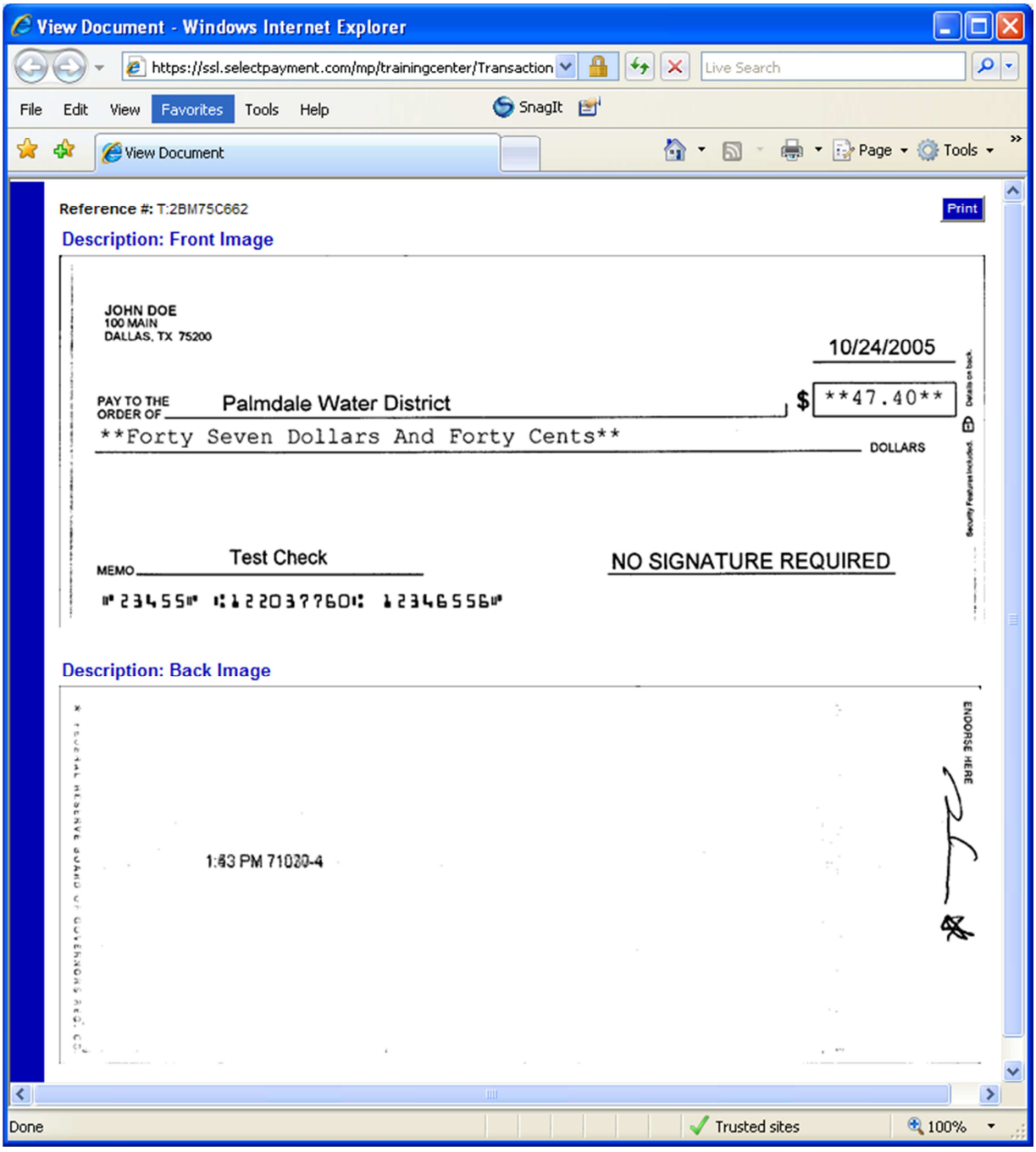



Figure 539 – Transaction front & back image

c. Click **View** under the Deposit Item column to look at item detail information.

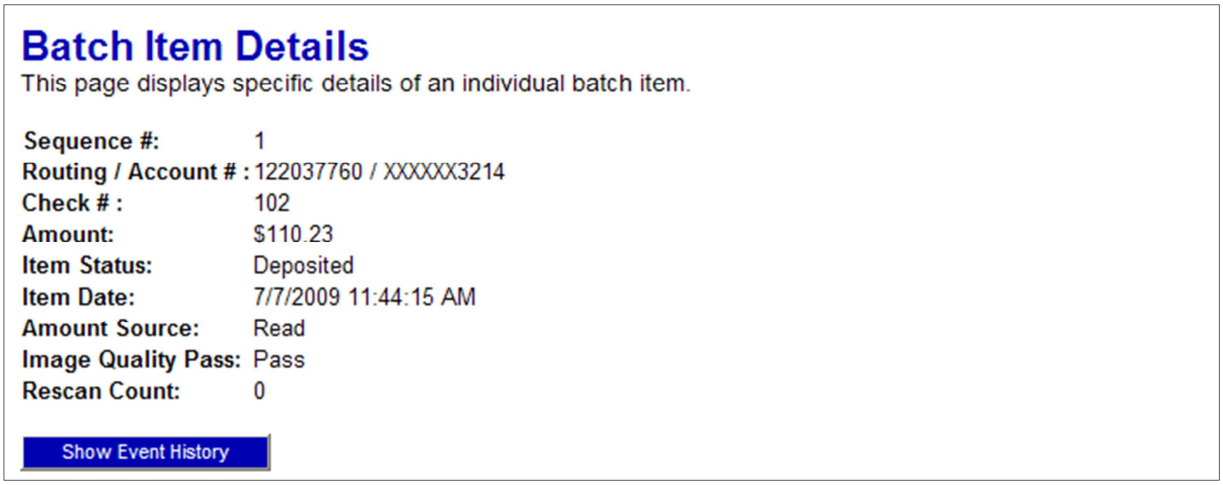

Batch Item Details
This page displays specific details of an individual batch item.
Sequence #: 1
Routing / Account # : 122037760 / XXXXXX3214
Check # : 102
Amount: $110.23
Item Status: Deposited
Item Date: 7/7/2009 11:44:15 AM
Amount Source: Read
Image Quality Pass: Pass
Rescan Count: 0
Show Event History

Figure 60 – *Deposit Results* item details

d. Click **Show Event History** to view the automated steps and processes that the transaction has gone through.

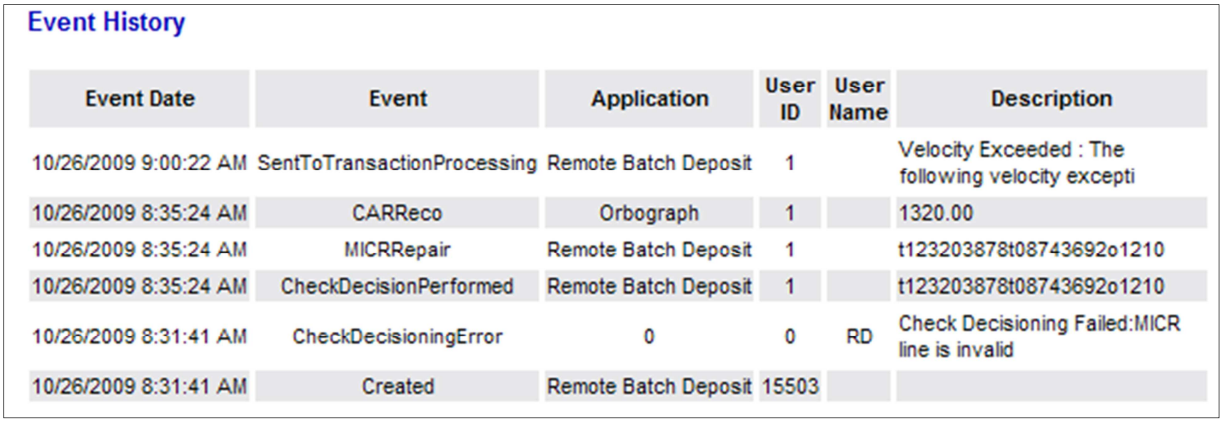

Event History
Event Date | Event | Application | User ID | User Name | Description
10/26/2009 9:00:22 AM | SentToTransactionProcessing | Remote Batch Deposit | 1 | | Velocity Exceeded : The following velocity excepti
10/26/2009 8:35:24 AM | CARReco | Orbograph | 1 | | 1320.00
10/26/2009 8:35:24 AM | MICRRepair | Remote Batch Deposit | 1 | | t123203878t08743692o1210
10/26/2009 8:35:24 AM | CheckDecisionPerformed | Remote Batch Deposit | 1 | | t123203878t08743692o1210
10/26/2009 8:31:41 AM | CheckDecisioningError | 0 | 0 | RD | Check Decisioning Failed:MICR line is invalid
10/26/2009 8:31:41 AM | Created | Remote Batch Deposit | 15503 | |

Figure 61 – Transaction *Event History*

# GLOSSARY OF TERMS

## DEPOSIT RESULTS REPORT FIELD DEFINITIONS

*This section defines the fields on the Deposit Result Report. They are listed in alphabetical order for quick reference.*

### ACH Deposit Amount

This field contains the total amount of the ACH items in the batch/deposit.

### ACH Deposit Count

This field contains the number of ACH items in the batch/deposit.

### ACH Deposit Date

This field contains the deposit date of the ACH items within the batch/deposit.

### C21 Deposit Amount

This field contains the total amount of the Check 21/Image Replacement Document (IRD) items in the batch/deposit.

### C21 Deposit Count

This field contains the number of Check 21/Image Replacement Document (IRD) items in the batch/deposit.

### C21 Deposit Date

This field contains the deposit date of the Check 21/Image Replacement Document (IRD) items within the batch/deposit.

### Create Date

This field contains the date the batch/deposit was scanned.

### Custom Batch ID

This is a Remote Deposit Capture option that, if enabled, will display a required field on the New Deposit screen and be reflected on the Deposit Results Report. The field will contain a unique label for a batch/deposit processed.

### Deposit Details

This field contains a link to the list of steps the batch/deposit has taken and who processed it.

### Deposit Slip ID#

This is a Remote Deposit Capture option that, if enabled and not a static value, will display a field on the New Deposit screen and be reflected on the Deposit Results Report. This field can contain either predefined or optional values to be applied to the virtual deposit slip.

### Deposit Status
This field contains the status of the entire batch/deposit at the time the report is generated. See Remote Deposit Capture Deposit Status Definitions for a description of the available statuses.

### Description
This field contains the Deposit Name which is made up of the date and time the batch was created surrounding a unique system-assigned batch Id.

### Item Details
This field contains a link to a list of the individual checks that make up the batch/deposit and their respective statuses.

### Location
This field is found on the New Deposit screen and Deposit Results Report that contains the account (location) to be credited with the payment.

### Received Amount
This field contains the amount of the deposit after review.

### Received Count
This field contains the number of items identified in the deposit after review.

### Total Deposit Amount
This field contains the total amount of the deposit.

### Total Deposit Count
This field contains the total number of items in the deposit.

### Your Amount
This field contains the amount of the deposit you entered when creating the batch/deposit.

### Your Count
This field contains the number of items you entered when creating the batch/deposit.

## REMOTE DEPOSIT FIELD DEFINITIONS

*This topic provides definitions for the various fields associated with creating a Remote Deposit Capture batch/deposit. They are listed in alphabetical order for quick reference.*

### Account Number

This field contains the account number to be debited. This is a required field.

### Address

This is an optional key entry field found on the Data Entry View screen and contains the mailing address of your customer. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Amount

This field is found on various user screens and contains the amount of the transaction as a two decimal figure to include the decimal point. This is a required field.

### Check Number

This field contains the check serial number and can be viewed in the Transaction Details screen and on the Deposit Results Report under the Item Details link.

### City

This optional key entry field found on the Data Entry View screen contains the city where your customer resides. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Company Name

This optional key entry field found on the Data Entry View screen replaces the Last Name field when the **Customer Type** field is set to **Business**. This field will repopulate the next time a check from the same customer is scanned, and you can search for information on this customer or their transactions by this field. This field is not available to appear on reports.

### Country

This optional key entry field found on the Data Entry View screen contains the country where your customer resides. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Customer Number

This is an optional key entry field found on the Data Entry View screen that must be unique for each of your customers. This field will auto-populate if left blank and repopulate the next time a check from the same customer is scanned. This field is available to appear on reports, and users can search for information on this customer or their transactions by this field.

### Customer Type

This field is found on the Data Entry View screen. It is a required field that defaults to **Individual** but can be changed to **Business** for non-personal checks.

### Data Entry View
This is an optional Remote Deposit Capture view of the scanned transactions. This view is enabled when the optional key entry option is requested along with Remote Deposit Capture.

### Daytime Phone
This is an optional key entry field found on the Data Entry View screen and contains your customer's daytime phone number. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Deposit Name
This field is found on the New Deposit screen and Deposit Results Report. It contains the system generated time, unique batch/deposit ID, and date the deposit is being created. You can change this field to contain a unique value.

### Deposit View
This is the default Remote Deposit Capture view of the scanned transactions. The screen displays the MICR lines of each check in the batch/deposit.

### Description
This is an optional key entry field found on the Data Entry View screen. This field is informational only and can be left blank. This field appears on the Transaction Details screen of a transaction.

### Driver's License
This is an optional key entry field found on the Data Entry View screen and contains the driver's license number of your customer. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Email Address
This is an optional key entry field found on the Data Entry View screen and contains the Email address of your customer. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Evening Phone
This is an optional key entry field found on the Data Entry View screen and contains your customer's evening phone number. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Fax Number
This is an optional key entry field found on the Data Entry View screen and contains your customer's fax number. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Federal Tax ID No.

This is an optional key entry field found on the Data Entry View screen and replaces the **Social Security No.** field when the **Customer Type** field is set to **Business**. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### First Name

This is an optional key entry field found on the Data Entry View screen and contains your customer's first name. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Last Name

This is an optional key entry field found on the Data Entry View screen and contains your customer's last name. This field will repopulate the next time a check from the same customer is scanned. Users can search for information on this customer or their transactions by this field but this field is not available to appear on reports.

### Location

This field is found on the New Deposit screen and Deposit Results Reports that contains the account (location) to be credited with the payment. This is a required field.

### Name On Account

This is an optional key entry field found on the Data Entry View screen and contains the name of the person from whom the item was received or the actual name used on the bank account. This field will repopulate the next time a check from the same customer is scanned. This field will appear on reports.

### Number of Checks

This field is found on various user screens and contains the number of checks in the deposit to be scanned.

### Payment Origin

This field is found on the Data Entry View screen displays a value based on either your input from the **Payment Type** field on the New Deposit screen or a previously defined default value. It contains one of the following:

- Mailed In
- Drop Box
- Retail / Point of Purchase
- Back Office

### Payment Type

This required field, if displayed, is found on the New Deposit screen. This field will only appear if a default value has not already been predefined. The field values that may be available to select from are:

- Mailed In
- Drop Box
- Retail / Point of Purchase
- Back Office

### Routing Number

This field is found on the Deposit View screen as well as the Deposit Results Report under the View Item Details link. It contains the ABA (American Bankers Association) number of the bank where the account is located. This is a required field.

### Social Security No.

This is an optional key entry field found on the Data Entry View screen and contains the social security number of your customer. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### State

This is an optional key entry field found on the Data Entry View screen and contains the state from which your customer's driver's license was issued. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Suite/Apt #

This is an optional key entry field found on the Data Entry View screen and contains the suite or apartment number of your customer. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

### Total Amount

This field displays on and contains the total dollar amount of the deposit being scanned.

### Transaction Number

This is an optional key entry field found on the Data Entry View screen and must be unique for each transaction processed. This field will be automatically populated if left blank and will appear on reports.

### Zip/Postal

This is an optional key entry field found on the Data Entry View screen and contains the Zip Code or Postal Code of your customer. This field will repopulate the next time a check from the same customer is scanned. This field is not available to appear on reports.

## TRANSACTION STATUS DEFINITIONS

*This topic provides definitions for the transaction statuses. They are listed in alphabetical order for quick reference.*

### Approved

This transaction processing status indicates payment information has been verified and a transaction will be processed later. This is the only status that does not subscribe to the rolling 60-day rule.

### Awaiting Approval

This transaction processing status indicates payment information has been verified, but a secondary individual with the organization must approve the transaction before processing.

### Awaiting Capture

This status does not apply.

### Collected

This transaction processing status indicates the collection system has recovered funds for an ACH NSF transaction.

### Declined

This transaction processing status indicates a transaction has been declined by the system. The transaction will not be processed.

### Disputed

This transaction processing status indicates an account holder has disputed the transaction. The transaction will be charged back.

### Error

This transaction processing status indicates an internal error has occurred in the system. Please contact customer service.

### In Collection

This transaction processing status indicates an ACH NSF transaction is in the collection system. Additional attempts are being made to recover funds, plus any applicable fees.

### In Research

This transaction processing status indicates a transaction has returned and further research is required to determine the reason of the return.

### Invalid/Closed Account

This transaction processing status indicates a transaction has been returned because the account number was not valid or the account is closed. The transaction will be charged back.

### Other Check21 Returns

This transaction processing status indicates a Check 21 transaction has returned with a reason of Signature Irregular, Missing Endorsement or undreadable, or Refer to Maker. The transaction will be charged back.

### Processed

This transaction processing status indicates a transaction has been transmitted to the applicable network. Changes cannot be made.

### Resolved

This transaction processing status indicates an individual with the organization has marked the item as resolved. No further processing will occur.

### Suspended

This transaction processing status indicates the system has suspended a transaction because the dollar amount or number of transactions exceeds the present limit.

### Uncollected NSF

This transaction processing status indicates the collection system was not able to recover the ACH NSF transaction. The transaction will be charged back.

### Voided

This transaction processing status indicates an individual with the organization has marked the item as voided. The transaction will not be processed.

## REMOTE DEPOSIT CAPTURE ITEM DETAILS DEFINITIONS

*This topic provides definitions for the Remote Deposit Capture Item Details fields. They are listed in alphabetical order for quick reference.*

### Amount

This field contains the amount of the check after being reviewed. A value of $0.00 designates that the check was either rejected or a duplicate and will not be included in the batch/deposit total.

### Amount Source

This fields indicates whether a check needed special handling to determine the amount, the MICR line etc. Valid values displayed are: Keyed or Read.

### Check #

The serial number of the check taken from the MICR line.

### Customer Name

The field contains the optional key entry field "Name on Account" data, if keyed.

### Deposit As

This field contains how the check will be processed – either as an ACH or Check21 (IRD) transaction.

### Deposit Item

This field contains the links to either view or print an Image of the check or View the specific automated steps the check has gone through or is in the process of going through.

### Image Quality Pass

This field identifies whether a check image is good or not.

### Item Date

This field contains the date the check was scanned.

### Item Status

- **Deposited** - This item status indicates the item has processed through CAR/LAR, proof function, and is part of a closed deposit. It has been sent to transaction processing for end of day processing at the designated cutoff time.
- **Duplicate** - This item status indicates the item was sent to transaction processing and rejected as a duplicate. The item will not be processed with this batch/deposit.
- **Error** - This item status indicates the item has been sent to transaction processing, but an error occurred preventing the item from being processed. The item will be reviewed.
- **In Review** - This item status indicates the item is awaiting MICR repair or amount entry. The item status will change once these steps are completed.
- **Needs Rescan** - This item status indicates the item has a poor image quality or is a partial image. The item will cause the batch/deposit to be re-opened so that you can rescan it again. It must be rescanned in order for the batch/deposit to be processed.

- **Open** - This item status indicates the item was scanned with no problems in an open deposit. Once the deposit status is marked as deposited, the item will be sent to transaction processing.
- **Rejected** - This item status indicates the item has been rejected and will not be processed due to any number of reasons. (E.g. image quality, invalid MICR, invalid payment origin, etc.).

### Routing/Account #

This field contains the Routing and Transit number of the check captured when the MICR line was scanned.

### Scanned Count

This field contains the number of times an item was scanned.

### Sequence #

This field contains the sequence of the check within the batch/deposit.

## REMOTE DEPOSIT CAPTURE DEPOSIT STATUS DEFINITIONS

*This topic provides definitions for the Remote Deposit Capture Deposit statuses. They are listed in alphabetical order for quick reference.*

### Deleted

This deposit status indicates the entire deposit has been deleted by someone in your organization prior to closing it. The deposit may not be deleted once it has been closed. None of the items will be sent to transaction processing.

### Deposited

This deposit status indicates all items have been processed successfully, and the deposit is in balance with no discrepancies or errors. These items are now in the approved status, and an E-mail notification has been sent.

### Deposited with Adjustment

This deposit status indicates one or more of the items within this deposit caused an adjustment to the total deposit amount. The transactions have been sent to transaction processing with the adjusted deposit amount. An E-mail notification has been sent.

### Open for Scanning

This deposit status indicates a deposit has been created and is open to scan. Items can be scanned into this deposit until it is closed.

### Partial Deposit

This deposit status indicates one or more of the items was removed from the deposit due to a duplicate or rejected item. The deposit has been sent to transaction processing with the deposit total minus the items that will not be processed. An E-mail notification has been sent.

### Rejected

This deposit status indicates the entire deposit has been rejected. A deposit is rejected when the adjustment amount exceeds the adjustment limit assigned by the bank or when all items within the deposit are rejected possibly due to all being duplicates.

### Submitted

This deposit status indicates the deposit has been closed, and the items are being reviewed for accuracy and errors. Once finished, the status of the items will change to one of the statuses defined previously.